WISCONSIN

1990 ANNUAL REPORT

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OFFICE OF COMMISSIONER OF BANKING

1990 ANNUAL REPORT

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Office of Commissioner of Banking, P.O. Box 7876, Madison WI 53707-7876 (608) 266-1621

1990 Annual Report production staff:

Concept and Editor	Andy Smith
Charts and graphics	Kenny Markhardt
Layout and typesetting	WISCOMP
Proofing and revisions	Division administrators and agency staff
Printing coordination	Genevieve Sanders
Distribution and mailing	Dick Rydecki, Project Coordinator Betsy Deneen, Theresa Duhr, Donna Fuller, Holly Sherman

PURPOSE

The Office of Commissioner of Banking has a three-fold purpose:

First, it regulates and examines the 382 state-chartered banks to ensure safety and soundness.

Second, it licenses, regulates and/or examines the operations of over 5,000 businesses to protect the rights of consumers in consumer credit transactions.

Third, it administers the Wisconsin Consumer Act and has significant administrative powers to enforce its provisions.

The agency's overall mission is to encourage the stability and health of the banking and consumer credit industries while protecting Wisconsin consumers through effective regulation.

When violations are discovered, various administrative, civil or criminal sanctions are imposed, at times in cooperation with other agencies.

The agency is administered by the Commissioner of Banking and Deputy Commissioner. The agency carries out its responsibilities through the divisions of banking and consumer credit. Legal services and administrative services divisions carry out internal operations responsibilities.

The Commissioner is appointed by the Governor with the consent of the Wisconsin Senate. A five member Banking Review Board is also appointed by the Governor. Its members serve staggered five year terms.

The board reviews certain actions of the Commissioner. It advises the Commissioner and agency staff. It acts as an appeals board when agency administrative decisions are challenged.

OFFICE OF COMMISSIONER of BANKING

COMMISSIONERS OF BANKING

Name	City	Service
Marcus C. Bergh	Viroqua	1903 - 1911
Albert Kuolt	Kenosha	1911 - 1918
Marshall Cousins	Eau Claire	1918 - 1923
Dwight T. Parker	Fennimore	1923 - 1927
C. F. Schwenker	Chippewa Falls	1927 - 1932
A. C. Kingston	Stevens Point	1932 - 1933
Peter A. Cleary	Milwaukee	1933 - 1937
H. F. Ibach	Madison	1937 - 1940
Allen G. Pflugradt	Milwaukee	1940 - 1943
James B. Mulva	Madison	1943 - 1947
G. M. Matthews	Madison	1947 - 1959
William E. Nuesse	Madison	1959 - 1968
Roger L. Heironimus	Phillips	1968 - 1971
Erich Mildenberg	Milwaukee	1971 - 1980
T. E. Pederson	Madison	1980 - 1983
William P. Dixon	Madison	1983 - 1985
Richard E. Galecki	Milwaukee	1985 - 1989
Toby E. Sherry	Madison	1989 -

BANKING REVIEW BOARD

Name	City	Term Expires
Everett V. Bidwell	Portage	May 1, 1991
E. Ray Willoughby	Eau Claire	May 1, 1992
James M. Curran, Secretary	Green Bay	May 1, 1993
Richard A. Braun, Vice Chair	Kewaunee	May 1, 1994
Ralph J. Tenuta, Chair	Kenosha	May 1, 1995
Mary L. Staudenmaier	Marinette	resigned in 1990

WISCONSIN
COMMISSIONER OF BANKING

Toby E. Sherry

Our 1990 annual report features the agency's consumer credit division. Wisconsin consumers are more interested than ever in managing the level of their personal and family debt. We begin the new decade with the awareness that levels of overall personal, family, business and government debt are very high. As a result, the work of our consumer credit division is more critical than ever.

This division oversees and licenses firms which provide, manage and collect credit which has been extended to individuals and families. The vast majority of these firms are well run, eager to please their customers, scrupulously fair and honest, and ever cognizant of the law.

When we discover the opposite is true, we intervene on behalf of the consumer. Individuals who file complaints are frequently not fully aware of their rights under the law. We are often able to recover a refund or adjustment, and when a case merits, we file suit to recover damages. One of the key goals of this division in the 1990's is increased consumer information and education.

Toby E. Sherry

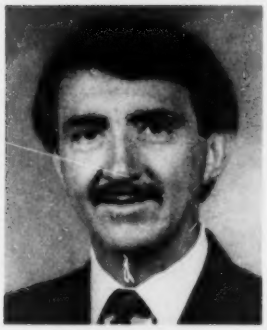
At the same time, banking issues continue to face intense scrutiny. In Wisconsin, banks are safe, strong and healthy. This message cannot be overstated. This is a period of national trauma for the financial services sector, but Wisconsin banks are not like those featured in national media stories.

Wisconsin banks are strong. Wisconsin banks are the envy of the nation. 1990 provided me many opportunities to speak to conventions, meetings, seminars, luncheons and gatherings. I was happy to discover that audiences understood the key distinctions which make Wisconsin banks so different.

The work of telling the Wisconsin banking story must continue because the banking business is changing fundamentally from what it was ten or even five years ago. Efforts in Congress to change banking law in ways that would benefit huge multi-national banks at the expense of well run, community-oriented Wisconsin banks, must be identified and challenged.

Overall, 1990 was a gratifying and productive year for the Office of Commissioner of Banking. I hope you find our agency's 1990 annual report informative and useful.

OFFICERS

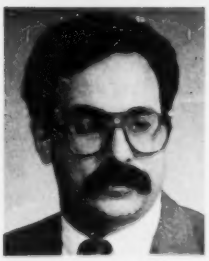


DEPUTY COMMISSIONER OF BANKING
Richard L. Dean

ADMINISTRATORS
Darlene D. Miller
Administrative Sevices Division

Michael J. Mach
Banks Division

Howard D. Quimby
Consumer Credit Division



Leon M. Swerin
Legal Counsel

HEADQUARTERS PERSONNEL
MADISON

COMMISSIONER

Toby E. Sherry	Commissioner
Richard L. Dean	Deputy Commissioner
Andrew C. Smith	Public Information Officer

ADMINISTRATIVE SERVICES DIVISION

Darlene D. Miller	Administrator
Elizabeth A. Deneen	Program Assistant
Susan J. Dietzel	Budget Management Analyst
Rita R. Melder	Administrative Assistant
Genevieve I. Sanders	Program Assistant

LEGAL SERVICES DIVISION

Leon M. Swerin	Legal Counsel
Holly A. Sherman	Legal Secretary
Sally J. Cohen	Legal Assistant

BANKS DIVISION

Michael J. Mach	Administrator
Ann F. Collins	Review Examiner
Theresa M. Duhr	Program Assistant
Gunnard W. Landers	Bank Examiner
Anne P. Maddrell	Review Examiner
Kenny E. Markhardt	Automation Director
Harry E. Manzer, Jr.	Bank Examiner
Michael L. Schlough	Review Examiner

CONSUMER CREDIT DIVISION

Howard D. Quimby	Administrator
Jack D. Cope	Review Examiner
Lorraine A. DeLeeuw	Program Assistant
Paul D. Egide	Complaint Examiner
Donna J. Fuller	Program Assistant
Kathleen P. Hanna	Program Assistant
Philip C. Rozga	Complaint Examiner

FIELD PERSONNEL

CONSUMER CREDIT DIVISION EXAMINERS

Thomas J. Breu	Eau Claire
Raymond L. Hellmer	Madison
Paul J. Lau	Milwaukee
Janice M. Neddo	Green Bay
Lisa M. Nettekoven	Madison
Jean M. Plale	Milwaukee

BANKS DIVISION

District 1 - Milwaukee

John E. Hinkel, Examination Supervisor
Bank Examiners:

Richard Beiler
Kris A. Bina
Dennis D. Driessen
Greg A. Mieske
David M. Presny
Gene W. Rusk
Roger E. Samuel
Thomas J. Shively
Donald H. Shue
Michael M. Vutai
Sally A. Weiland

District 2 - Madison

James D. Newlun, Examination Supervisor
Bank Examiners:

Carl D. Boehmke
Coletta B. Demuth
William L. Higbee
Jeffrey J. Matyas
John J. Mau
Randall S. Mau
David E. Ohm
Penny L. Schnabel
Margaret S. Straus

District 3 - Appleton

Richard C. Johnson, Examination Supervisor
Bank Examiners:

Mark J. Anderson
Paul R. Bartel
Michael G. Feltz
Nancy A. Foster
David M. Ketter
Michael W. Norkofski
Kevin C. Quinn
Philip L. Salmon
William J. Strobel
Richard P. Thomas
Cynthia M. Ziolkowski

District 5 - Eau Claire

Kenneth J. Imm, Examination Supervisor
Bank Examiners:

Thomas M. Forsythe
Alice W. Hickok
Peter S. Nied
Scott E. Perala
Dennis E. Wolfe

District 4 - Wausau

Dale W. Peters, Examination Supervisor
Bank Examiners:

Jill A. Kollock
Lee H. Peters
Charlene A. Strouf

District 6 - La Crosse

Timothy M. Sinz, Examination Supervisor
Bank Examiners:

William D. Gautsch
Jarlan D. Hesselberg
Daniel J. Ottow

CONSUMER CREDIT DIVISION

1990: MAJOR INCREASE IN CONSUMER COMPLAINTS

Division gears up for higher prominence and more active role in new decade.

1990 was a very busy year for the consumer credit division.

Though staff was added to meet the increasing workload, the division continues to operate below authorized levels. Securing and retaining qualified examiners is a continuing problem.

As the division enters the new decade, it faces key issues of both recruiting and training staff to meet new challenges of the marketplace.

Challenging issues are created by ever increasing technology and the introduction of new products and services for which no regulatory precedent exists.

Today, consumers can be faced with very complex transactions and financing schemes. They are presented an array of choices and decisions which may not necessarily be to the advantage of the consumer but which spell opportunity for the merchant.

Over the years, the consumer credit division has forged a productive regulatory relationship with the industries which it oversees.

The division's hope for the new decade is that a continuing balance can be struck between the need for effective regulation and the desire for cooperation in addressing problems.

The division boasts a highly qualified staff, several of whom have over twenty years experience in consumer credit examining. We look forward to serving the public and the regulated industries which we oversee.

". . . the two year old charge has been removed from my account. Thank you for your assistance to get that disputed charge removed. That charge had been a dark cloud too long."

Pictured left to right: Seated-Janice Neddo, Donna Fuller; 2nd row-Paul Egide, Ray Hellmer, Jean Plale, Lisa Nettekoven, Paul Lau, Lori DeLeeuw; 3rd row-Robert Steinpreis, Phil Rozga, Jack Cope, Tom Brea, Howard Quimby

The Division's Mission

The division accomplishes its work by:

a) sending trained staff into state credit and financial firms to examine their books;

b) reviewing of credit notices, forms and applications used by businesses to make certain consumers are provided their rights under the applicable law;

c) investigating both inquiries and formal complaints made by citizens.

Total Complaints and Inquiries

1,342 written complaints and inquiries were received in 1990, compared to 1,099 in 1989.

In addition, countless phone calls were processed. Typically, these addressed questions of consumers without need for further paperwork.

Consumer Act Complaints

The number of citizen complaints closed under the *Wisconsin Consumer Act* increased nearly 65-percent this year, from 299 in 1989 to 462 in 1990.

The division achieved refunds or credits of over $53,000 in 1990 for consumers on *Consumer Act complaints.*

Non-Consumer Act Complaints

The number of *non Consumer Act complaints* increased nearly 76-percent from 198 in 1989 to 261 in 1990.

The division achieved refunds or credits of over $12,000 in 1990 for consumers on *non Consumer Act complaints.*

Significant Monies Returned

Combined, the investigation of both Consumer Act and non-Consumer Act complaints in 1990 produced refunds for state consumers of over $65,000 as compared to $57,000 in 1989.

In addition, routine compliance examinations of licensed firms resulted in funds returned to consumers of over $326,000 in 1990. This is down slightly from the $334,000 returned in 1989.

Origin of Inquiries and Complaints

Inquiries and complaints are received directly from consumers, and on referral from other state agencies.

Most often, these referrals come from the Department of Agriculture, Trade and Consumer Protection, the Department of Justice and the Department of Transportation.

Additionally, evidence of an unauthorized practice is sometimes brought to our attention by a merchant.

Wisconsin Consumer Act

The Wisconsin Consumer Act (herein referred to as "Act") is a body of laws enacted in 1973.

Among its key protections are:

- three-day right to cancel certain contracts;
- limits on charges that are assessed, including finance charges;
- penalties for various prohibited credit collection procedures;
- detailed notices to consumers who are entering a credit transaction.

". . . sincere thanks for the valuable information and patient instruction you gave pertaining to consumer mortgage note forms and the various methods of calculating interest. I now feel I can tackle any loan structure that may come my way with confidence and accuracy."

". . . thank you for your instruction in my complaint. I am grateful that my tax dollars are working for me. I feel that after this experience, due to your advice, I will be a more educated consumer."

Licensing of Businesses

Wisconsin statutes require that certain types of consumer credit businesses be licensed before conducting business in the state.

Through the licensing process and provisions of the "Act", the consumer credit division supervises over 5,000 firms.

All of these businesses must meet and maintain strict standards set by the Commissioner and the statutes. They may be required to submit detailed financial and operational information.

Many must pay a fee to obtain a license and are subject to examination with or without prior notice. The division issues licenses to the following types of firms:

- Adjustment Service Companies
- Collection Agencies
- Community Currency Exchanges
- Insurance Premium Finance Companies
- Licensed Lenders (Loan Companies)
- Mobile Home Dealers
- Motor Vehicle Dealers
- Sales Finance Companies
  - State Banks
  - Savings & Loans
  - Vehicle financing firms such as Chrysler Credit, Ford Motor Credit Company, General Motors Acceptance Corporation, etc.
- Sellers of Checks

Forms Review

The Wisconsin Consumer Act requires numerous, specific disclosures.

Under the "Act", a merchant may submit the forms used in consumer credit transactions to this division for review. A certain level of protection is then provided if a problem results during their use.

It also provides for standardized forms and protections for the consumer.

Since 1973, 1,296 businesses and trade associations have submitted forms for approval. In 1990, six banks, eight finance companies and 48 other businesses submitted forms for the first time.

Examinations of Businesses

Six field examiners travel Wisconsin and the continental United States. They enter businesses to examine financial operations, determine the accuracy of reports, examine consumer transactions, and confirm overall compliance with the law.

Sometimes businesses have advance notice; other times no notice is given. Most often examiners work alone. On occasion examiners work in teams.

Often an examination of a business is ordered when a pattern of complaints or inquiries is observed by the central office in Madison. If more than five complaints are received, an examination must take place.

Where a complaint and subsequent investigation reveal that a single violation has occurred, the division will attempt to achieve a resolution satisfactory to the single consumer involved.

If the investigation uncovers multiple violations of the law or consumer overcharges, the merchant may be required to conduct a self audit.

The purpose of a self audit is to determine if more problems exist and to allow the

merchant an opportunity to correct them under the supervision of the division.

On-site resolution is the division's goal. Since most problems are caused by ignorance of the law, merchants are generally willing to correct the violations, and if necessary, refund monies or issue a credit to their customers.

However, should a merchant refuse to permit an examination, the Commissioner of Banking may issue a subpoena. The subpoena may either force the merchant to appear for a meeting or court date, or to produce the necessary documentation for an examination.

If violations or irregularities are discovered which the division believes were willfully or knowingly committed, the Commissioner of Banking can and does take action to suspend or revoke the license and/or seek civil penalties and forfeitures.

Needs for Legislation

In 1990 the Office of Commissioner of Banking evaluated the "Act" and other consumer credit statutes. The agency will introduce a comprehensive consumer credit bill in the 1991 session to clarify and update the statutes.

Other Concerns

As consumer debt loads grow, so can problems with debt collection. When a consumer is unable to meet her or his payments, impatience can grow on the part of merchants and lenders. These dynamics can lead to increased instances of both perceived and actual harassment.

As unemployment increases, the number of people unable to meet their obligations grows. Again, so may debt collection challenges.

Persons of limited means face special problems. The poor often are at a disadvantage educationally. This can result in their being even less aware of their rights under the law than the average consumer.

Further, credit may be extended to the poor even though they may not have the capacity to repay.

Persons of limited means are generally considered a higher credit risk. Therefore, they may be denied standard credit. They are then forced to sign for loans at higher interest rates. All these concerns speak to the need for increased informational and educational efforts.

Legislation setting forth an "unconscionable interest rate" may be suitable for consideration.

Public Information and Education

The consumer credit division works to educate both the merchants it regulates and the public it seeks to protect.

In 1990, the position of public information officer was created to develop an ongoing information, outreach and education program.

The Wisconsin Consumer Act mandates that a public education program be carried out statewide.

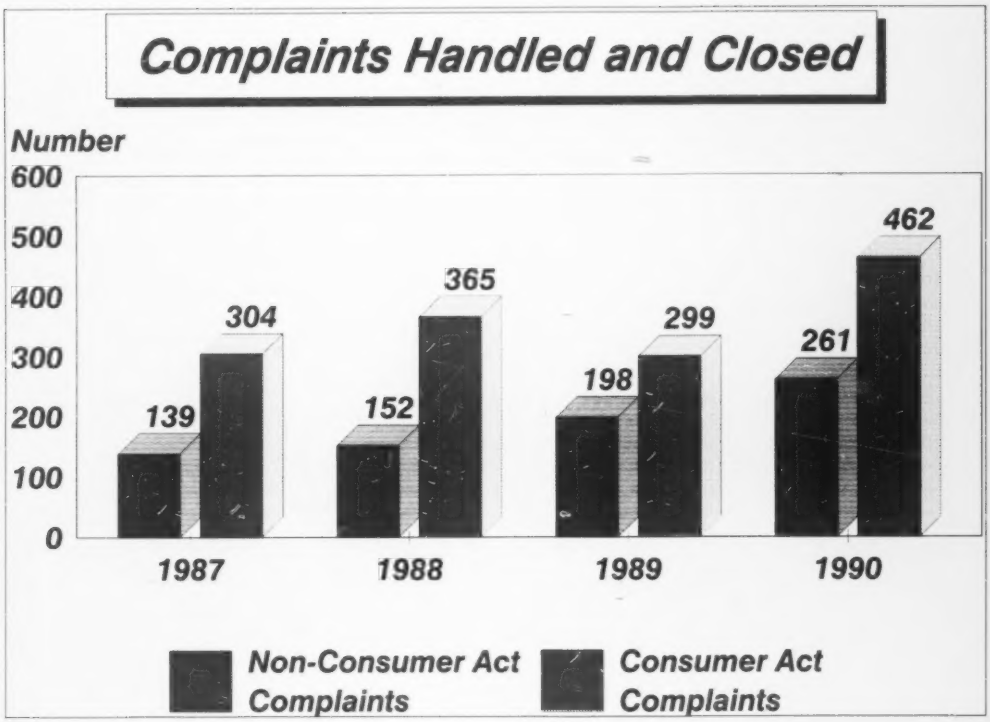
The division is happy to participate in speeches, presentations, conferences and seminars.

A series of educational brochures about consumer credit and consumer rights under the law was developed in 1990 and will be printed in the new year.

Newspaper, wire service, radio and television stories were produced on topics of interest, including the discovery of "900" number telephone scams.

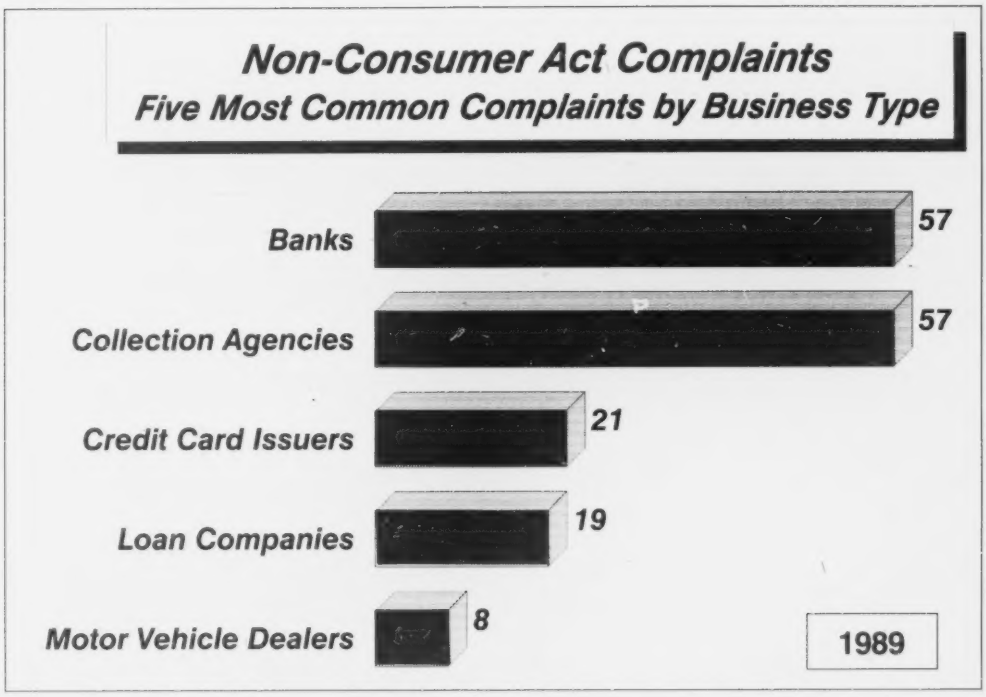
Among the goals in coming years are the development of audio and video educational programs, additional brochures and publications, a broadcast public service campaign, a formal speaker's bureau and other efforts.

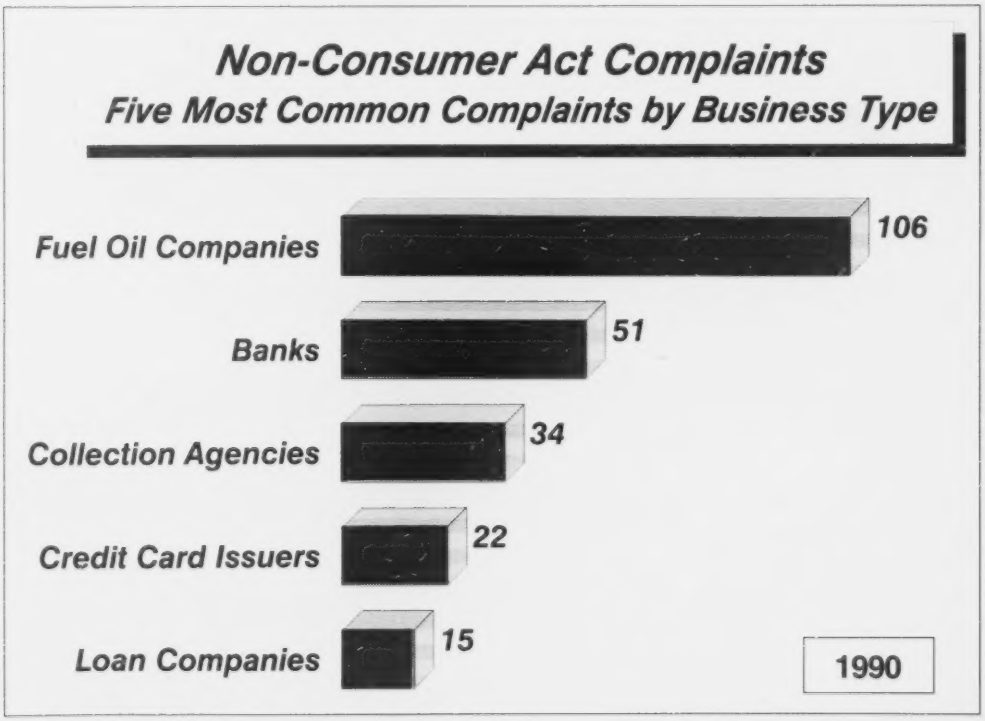
". . . thank you very much for contacting (company) about the charge for which I was not accountable, especially since it had been impossible for me to obtain a response from them to the letters I had written."


Complaints Handled and Closed
Number
600
500
400
300
200
100
0
139
304
152
365
198
299
261
462
1987
1988
1989
1990
Non-Consumer Act Complaints
Consumer Act Complaints

Consumer Act Complaints
Ten Most Common Complaints by Business Type
Credit Card Issuers 56
Collection Agencies 49
Loan Companies 39
Magazine Subscription Plans 24
Motor Vehicle Dealers 20
Education/Correspondence Schools 18
General Retail 17
Vehicle Finance Companies 11
Appliances, TV & Stereo 11
Banks 9
1989

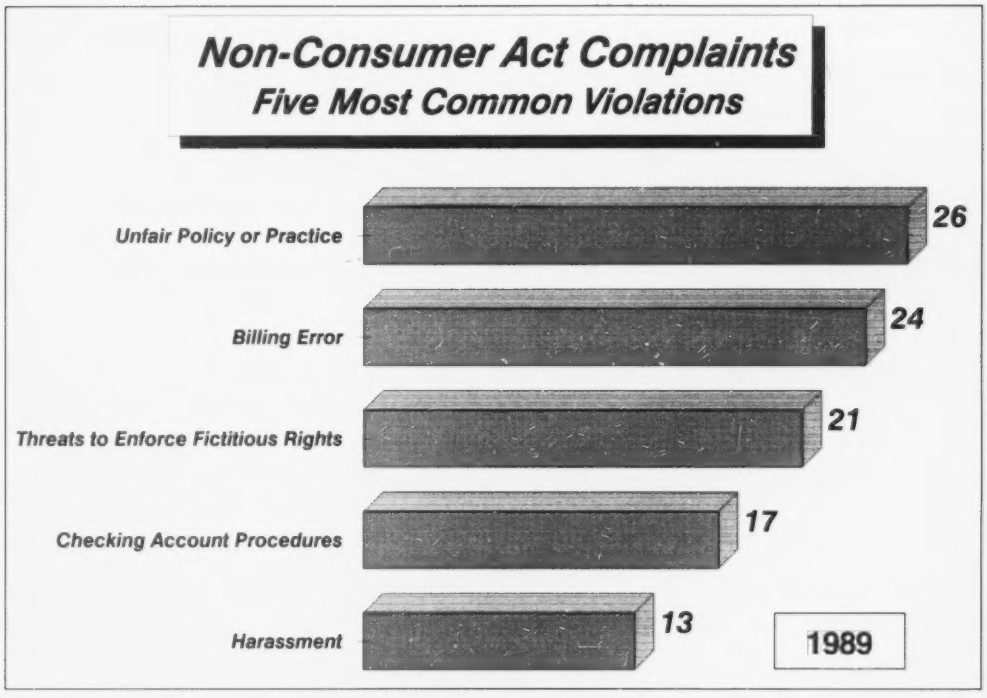
Consumer Act Complaints
Ten Most Common Complaints by Business Type
Credit Card Issuers 77
Loan Companies 67
Building & Home Improvement 60
Collection Agencies 52
Motor Vehicle Dealers 46
Magazine Subscription Plans 33
Banks 26
General Retail 23
Education/Correspondence Schools 18
Appliances, TV & Stereo 12
1990

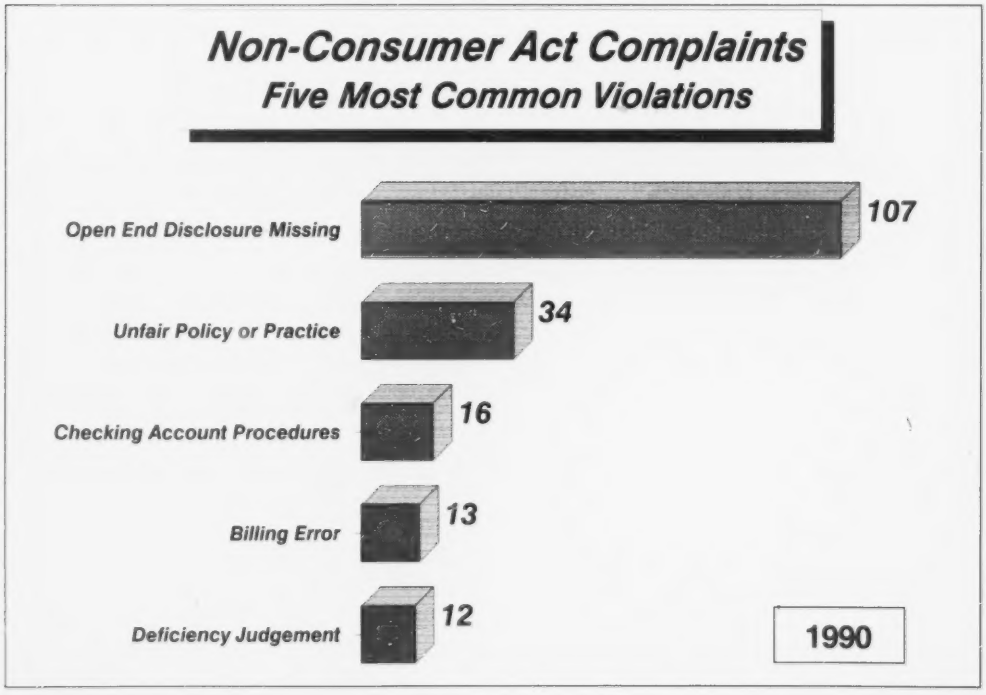

Non-Consumer Act Complaints
Five Most Common Complaints by Business Type
Banks
57
Collection Agencies
57
Credit Card Issuers
21
Loan Companies
19
Motor Vehicle Dealers
8
1989


Non-Consumer Act Complaints
Five Most Common Complaints by Business Type
Fuel Oil Companies
106
Banks
51
Collection Agencies
34
Credit Card Issuers
22
Loan Companies
15
1990

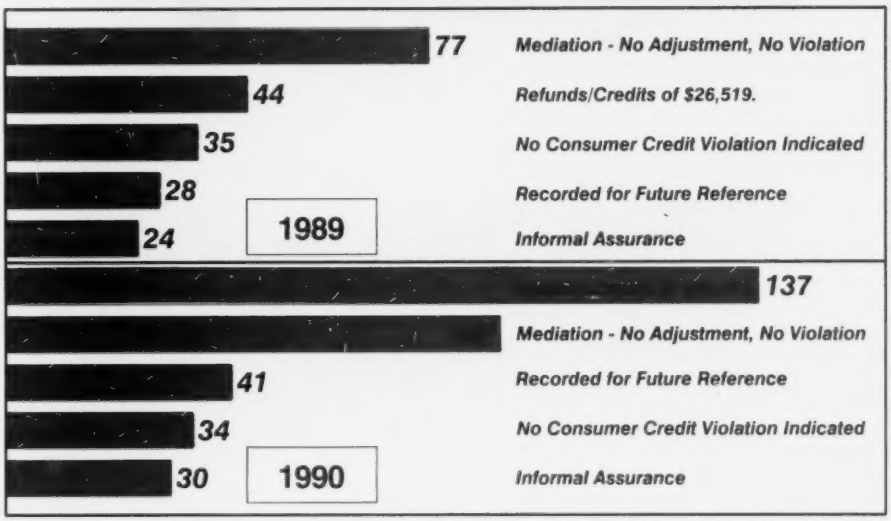
Consumer Act Complaints
Ten Most Common Violations
Harassment 54
Billing Error 37
Deceptive Advertising 35
Unfair Policy or Practice 20
Refusal to Honor Cancellation 18
Accounting Error 15
On-the-job Contact 11
Account Discussed with Third Party 10
Excessive Finance Charge 9
Right to Cancel Notice Not Provided 7
1989

Consumer Act Complaints
Ten Most Common Violations
Deceptive Advertising 60
Harassment 59
Open End Disclosure Missing 56
Billing Error 44
Refusal to Honor Cancellation 35
Accounting Error 21
Unfair Policy or Practice 20
On-the-job Contact 15
Excessive Finance Charge 14
Improper Additional Charges 12
1990

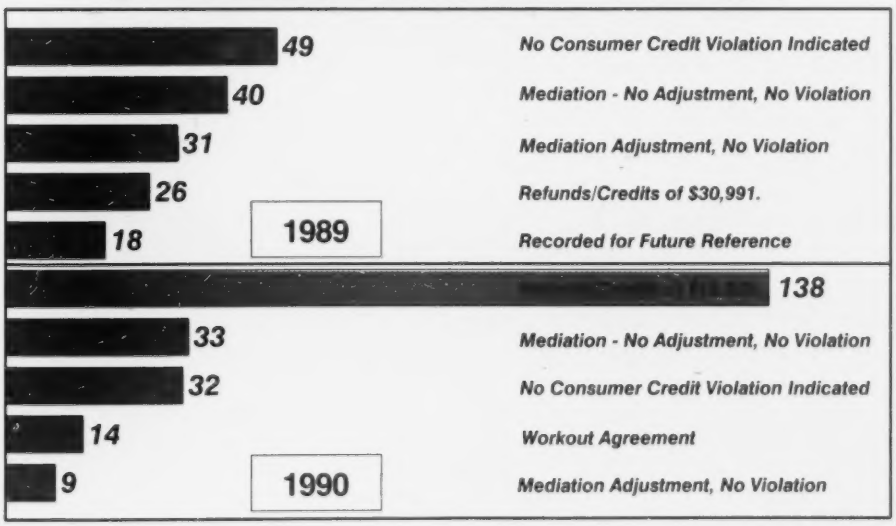

Non-Consumer Act Complaints
Five Most Common Violations
Unfair Policy or Practice
26
Billing Error
24
Threats to Enforce Fictitious Rights
21
Checking Account Procedures
17
Harassment
13
1989


Non-Consumer Act Complaints
Five Most Common Violations
Open End Disclosure Missing
107
Unfair Policy or Practice
34
Checking Account Procedures
16
Billing Error
13
Deficiency Judgement
12
1990

Consumer Act Complaints
Five Most Common Resolutions of Cases



Non-Consumer Act Complaints
Five Most Common Resolutions of Cases



ANNUAL SUMMARY

of Business Transacted by Industry

Adjustment Service Companies	Number of Firms	Offices	Debtor Funds Handled
1989	12	N/A	5,394,519
1990	13	N/A	6,544,144

Collection Agencies	Number of Firms	Offices	Amount Collected Total	In Wisconsin
1989*	148	N/A	839,813,764	N/A
1990 *	172	N/A	738,090,927	188,247,452
* 165 of 172 Reporting				

Community Currency Exchanges	Number of Firms	Offices	Checks Cashed Number	Amount
1989	6	23	978,405	218,937,947
1990	6	29	1,226,588	274,120,473

Insurance Premium Finance Companies	Number of Firms	Offices	Contracts Purchased Number	Amount
1989	22	N/A	5,424	41,297,578
1990 *	27	N/A	5,816	51,604,415
* 26 of 27 Reporting				

Licensed Lenders (Loan Companies)	Number of Firms	Offices	Loans Made Number	Amount
1989	40	200	258,032	482,759,226
1990*	40	199	193,856	427,326,574
*39 of 40 Reporting				

Sellers of Checks	Number of Firms	Offices	Checks Sold Number	Amount
1989	21	N/A	17,202,844	2,111,071,387
1990*	22	N/A	15,870,212	2,032,634,615
*21 of 22 Reporting				

NOTE: The following firms were late in submitting their required reports. As a result, the figures in the above charts are incomplete as noted. Our thanks to those firms who submitted their reports in a timely and cooperative fashion.

Collection Agencies:
- Resource Recovery, Racine, Wisconsin
- Credit Collection Services of Tomah, Inc.; Tomah, Wisconsin
- T.A.C. Collections, Inc.; Milwaukee, Wisconsin
- T.A.C. Collections, Inc.; Peshtigo, Wisconsin
- T.A.C. Collections, Inc.; Middleton, Wisconsin
- Action American Collection Corp.; Madison, Wisconsin
- Center Credit Services, Inc.; Richland Center, Wisconsin

Insurance Premium Finance Companies:
- Automated Systems of Georgia, Inc.; Atlanta, Georgia

Loan Companies:
- State Finance Company, Inc.; Eleva, Wisconsin

Sellers of Checks:
- Barclays Bank Travelers Cheques; New York, New York

CONTRACTS PURCHASED

Vehicle Finance Companies	Motor Vehicle Contracts				Mobile Home Contracts			
	New		Used		New		Used	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1989	72,151	970,417,223	22,936	256,976,077	468	9,901,499	138	1,659,725
1990	91,501	1,140,826,007	43,930	351,033,656	1,206	21,734,752	636	8,299,829

Number of:	Firms	Offices	Banks
1989	94	105	244
1990	92	146	239

CONSUMER CREDIT DIVISION
Report for 1990 Licensing Year

Type of Licensee	Number of Licensees Issued	Number of Licensees Examined	Accounts Checked	Number of Irregularities	Amount of Refunds
Adjustment Service Companies	13	12	0	0	0
Collection Agencies	157	45	0	0	0
Community Currency Exchanges	29	0	Not Applicable		
Insurance Premium Finance Companies	26	0	0	0	0
Licensed Lenders	199	45	15,982	1,540	106,651
Other Contracts & Other Loans	N/A	45	6,640	120	4,986
Vehicle Finance Companies:					
Mobile Home Dealers:	196	1	0	0	0
Motor Vehicle Dealers	2,961	105	16,309	1,949	158,583
Sales Finance Companies	146	57	2,187	90	12,018
Sellers of Checks	22	0	Not Applicable		
State Chartered Banks	382	50	14,890	1,058	44,030
1990 Totals	**4,131**	**360**	**56,008**	**4,757**	**326,268**
1989 Totals	4,057	252	63,988	6,626	334,101
1988 Totals	4,023	367	86,593	4,481	255,235
1987 Totals	4,259	458	104,042	6,938	439,173
1986 Totals	4,124	598	137,618	5,349	271,398

NOTE: Due to a format change in this chart, year end totals will not agree with previous reports.

LEGAL ACTIONS

COMPLETED CASES

State versus:

Silver Spring Nissan, Inc. and Robert Brown

This lawsuit was filed in September 1989 by the Office of Commissioner of Banking and the Department of Justice.

In March 1990, Milwaukee County Judge Lee Wells ordered a judgment of $572,465.60 against the defendants. This amount included $534,429 in civil forfeitures and civil penalties, and $38,036.80 in restitution.

The defendants were charged with violations of the Wisconsin Consumer Act, false advertising and unconscionable sales practices including:

- requiring the buyer to waive all legal rights in the event of default;
- using side loan agreements to loan customers additional funds when they were unable to produce the full downpayment;
- misrepresenting the purpose of the side loan agreements;
- misrepresenting that financial institutions require credit insurance;
- using conditional delivery agreements to allow customers to drive away in the vehicle even though proper financing had not been obtained.

CONTINUING CASES

State versus:

Wisconsin Consumer's Cooperative, Wisconsin Consumer's Center, Inc. and David Kupsak

In 1989, this agency and the Department of Justice have filed suit in Waukesha County Circuit Court charging the above, a Nashotah discount buyers club, with misusing more than $200,000 in downpayments on merchandise ordered by club members. The suit alleges that the defendants violated the provisions of the Wisconsin Consumer Act which deal with debt collection practices, Wisconsin's false advertising laws, as well as Wisconsin buyers club and cooperative laws by:

- using cooperative income for personal use;
- threatening that debt collection lawsuits would be started if membership fees were not fully paid within seven days;
- misrepresenting that membership agreements were non-binding.

The state is seeking restitution for club members, civil forfeitures and dissolution of the cooperative.

NEW CASES

State versus:

Silver Spring Nissan, Inc., Robert A. Brown and Western Diversified Services, Inc.

Suit was filed in Milwaukee County Circuit Court in November of 1990 by this agency and the Department of Justice regarding extended service warranties.

The suit states that during 1988 and 1989, Silver Spring Nissan failed to forward the extended warranty contracts and the premiums paid for them to Western Diversified. This left customers without coverage. Western Diversified has refused to honor the contracts. Consumers have had to bear the cost of vehicle repairs themselves, even though they paid for warranty coverage.

The lawsuit seeks civil forfeitures. It also requests that the defendants be both temporarily and permanently enjoined and restrained from conducting business operations in violation of state law. Further, it asks the Court to order the defendants to restore any direct monetary losses suffered by any consumers.

State versus:

Dolphin Corporation, d/b/a (doing business as) Check Express

In December of 1990, the Office of Commissioner of Banking with the aid of the Department of Justice, filed suit in Milwaukee County Circuit Court charging the defendant with operating a community currency exchange without having either filed for or received a license to operate.

The lawsuit also cites instances of fraudulent advertising for making untrue, deceptive and misleading representations that they were able to operate without having been licensed.

The lawsuit seeks to enjoin the business from operating.

In the matter of:
Claims against the bond of Silver Spring Nissan

An administrative action was begun in 1990 by the Wisconsin Department of Transportation involving claims against the motor vehicle dealer bond of the defendant. More than 300 individual claims have been submitted by the Office of Commissioner of Banking on behalf of Silver Spring Nissan's customers.

Silver Spring Nissan is covered by a bond in the amount of $25,000 per year. A preliminary determination of claims was made on October 18, 1990 in the amount of $24,776. The bonding company has appealed this decision and a determination by the hearing examiner is awaited.

BANKS DIVISION

1990: STATE BANKS STRONG AND HEALTHY – –

. . . though Country Witnesses Troubled National Picture.

1990 was a year of unprecedented national press attention on troubled S&L's and banks in other areas of the country.

At the same time, Wisconsin state-chartered banks emerged as the envy of many other states because of their strength and outstanding performance.

". . . we appreciate the effort made by the Office of Commissioner of Banking to visit the banks in northwestern Wisconsin. Your visit was a pleasant surprise and a welcome opportunity."

Bank Examinations

Our regulation of state-chartered banks stresses the basics. We believe Wisconsin banks are strong because of good, sound, conservative banking. We will continue to encourage basic, sound bank management.

In 1990, basic banking fundamentals such as capital ratios, loan reserves, loan-to-deposit and loan-to-asset ratios, return on assets, non-performing assets, net loan charge offs, are sound statewide.

At the same time, Wisconsin banks continue to be extremely competitive and are on the cutting edge of developmental issues. We feel that *because of their strength*, Wisconsin banks and Wisconsin bankers are poised for national leadership.

Changes in the Banking Industry

Wisconsin banks have embraced the rapid implementation of advanced technology to achieve g eater efficiency and to provide better customer service in an increasingly competitive environment.

Consolidation of the Wisconsin banking industry has continued. Acquisitions, mergers, and statewide branching mirror national trends.

Wisconsin banks are embarking on new marketing and customer service initiatives. These include supermarket banking, investment and counseling services and facility upgrades.

Sound operations of Wisconsin banks are providing the capital and strength to fuel industry developments. This is true, even as other financial industries struggle nationally.

S&L Crisis and Media Attention

Continued revelations in 1990 of fraud and mismanagement in the national S&L industry, difficulties of large money center banks, and soft regional economies in the nation's northeast and southwest, helped create regional economic turmoil.

The only issue big enough to supplant lead-story coverage of the national S&L bailout was the Persian Gulf War.

Yet in Wisconsin, coverage of the state's banking industry accurately reflected its strength, safety and soundness.

The failure of key S&L institutions nationally in late 1989 and 1990 bankrupted the FSLIC fund. (see glossary of terms)

When the FDIC was forced to take over insuring all S&L's across the country in addition to all banks, great stress was also placed on the FDIC.

These and other developments led the Bush administration and the U.S. Treasury Department to begin developing comprehensive and controversial plans for nationwide bank reform.

In the context of that national atmosphere, Wisconsin banks gained recognition as being safe, sound, strong and very different.

Their outstanding performance was featured in national and regional publications.

Year-end statistics buttress safety and strength contentions:

As of December 31, 1990, Wisconsin state-chartered banks achieved a ***capital ratio*** of over 9-percent. This ratio is a key measure of bank strength. ***Loan reserves*** of state-chartered banks at year-end 1990 were at 1.33-percent, up from 1.27-percent in 1989 and 1.20-percent in 1988.

Total assets of state-chartered banks at year-end were $27.6-billion, up from $26.0-billion in 1989.

The ***loan-to-deposit ratio***, a measure of liquidity and loan activity as compared to deposits, was at 71.3-percent, up from 71.2-percent in 1989 and just 68.8-percent in 1988.

Total loans of state-chartered banks were up in 1990 over 7-percent from 1989, proving charges of any credit crunch to be groundless.

Net income of banks was up nearly 5-percent over last year. Overall, Wisconsin state-chartered banks were not only strong, safe and sound, but were operated at a profit.

Consolidation of the industry continued. The number of state-chartered banks in Wisconsin at year-end fell from 408 in 1989 to 382 in 1990.

The number of national banks at year-end in Wisconsin fell from 111 in 1989 to 99 in 1990.

Not one state-chartered bank in Wisconsin failed or received open bank assistance in 1990.

The number of state-chartered banks considered ***"problem" banks*** continued to decline as has consistently been the case for years.

Banks are considered to have "problems" when they show financial, operational or managerial weaknesses.

In 1990, three ***new banks*** were chartered in Wisconsin.

Dual Banking

Banking institutions in the United States are chartered and operate under what is called called the ***Dual Banking System.***

As its name implies, the essence of dual banking is an integrated "dual" system of *state and national oversight* and regulation.

This office regulates only Wisconsin state-chartered institutions, though both state-chartered and nationally-chartered banks operate in Wisconsin.

A bank which has the word "national" in its title, or which has the initials "n.a." in its title, receives its charter from the federal government not the state government.

It is therefore regulated by the Office of Comptroller of the Currency (OCC). National banks in Wisconsin are under the supervision of the OCC's Chicago office.

State regulators, the OCC, the Federal Reserve Board and the FDIC each have distinct and separate roles. At the same time, they exercise overlapping spheres of responsibility.

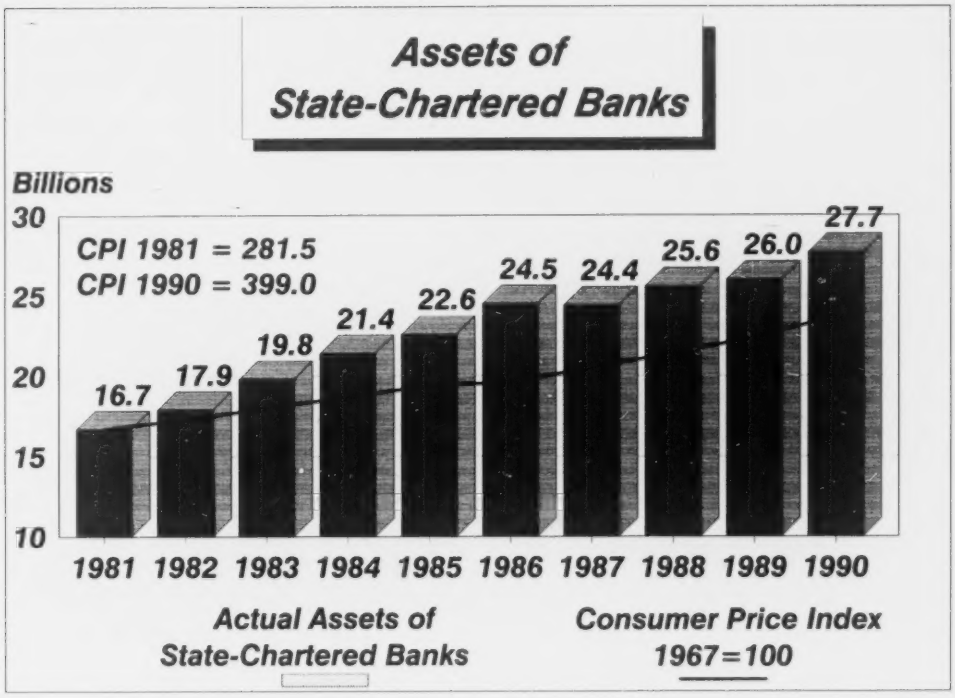
The "duality" of this system remains one of the many reasons for the overall health, strength and stability of the banking industry nationwide.

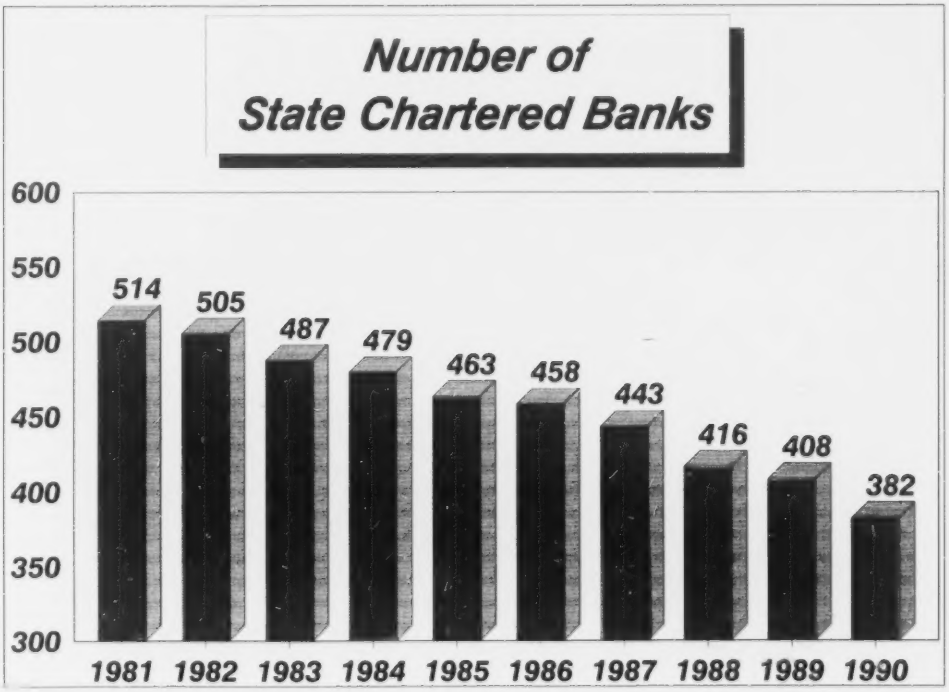
It is also a source of controversy. Efforts are expected in this decade to consolidate significant government power in Washington and to take regulatory authority away from the states.

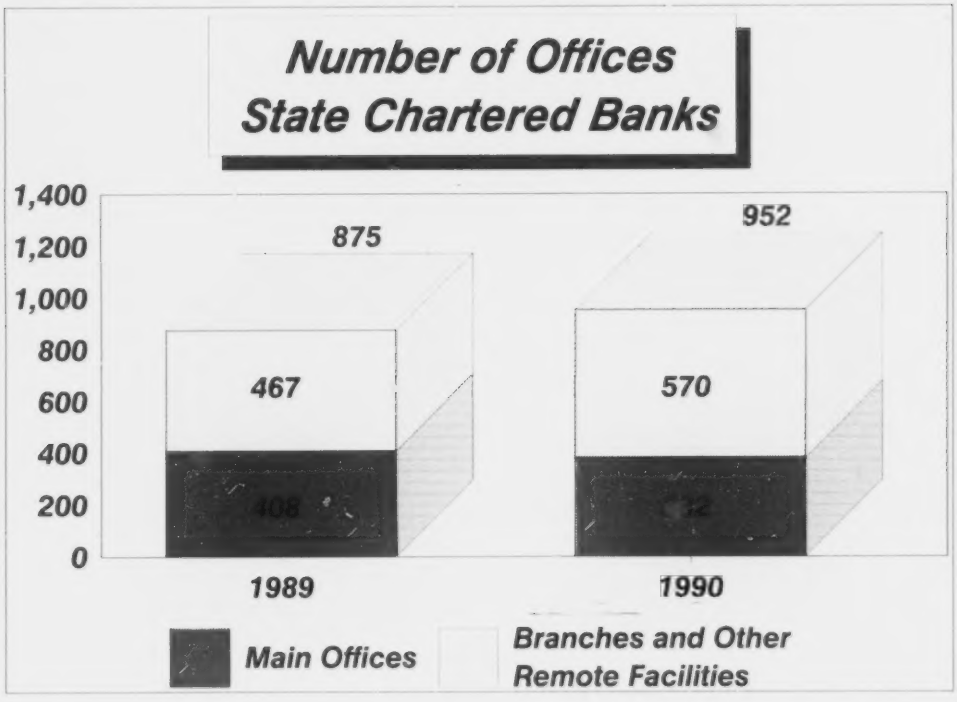
This fundamental debate has continued since 1789 when it was argued by then Secretary of the Treasury Alexander Hamilton and Secretary of State Thomas Jefferson.

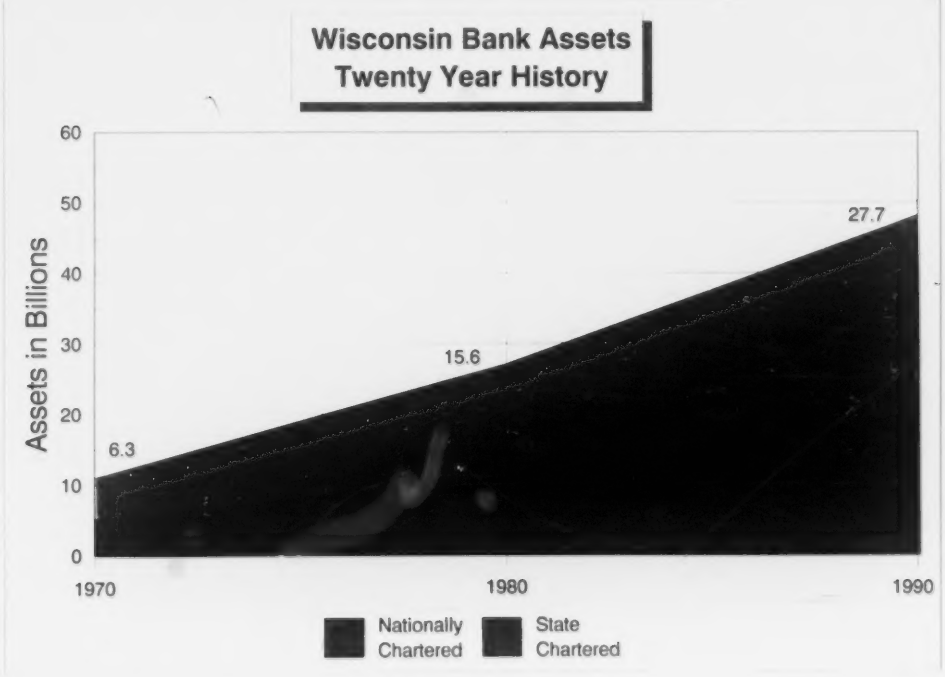
In 1990, the debate has intensified anew because of changes in the national banking system now being proposed as a result of the national S&L crisis.

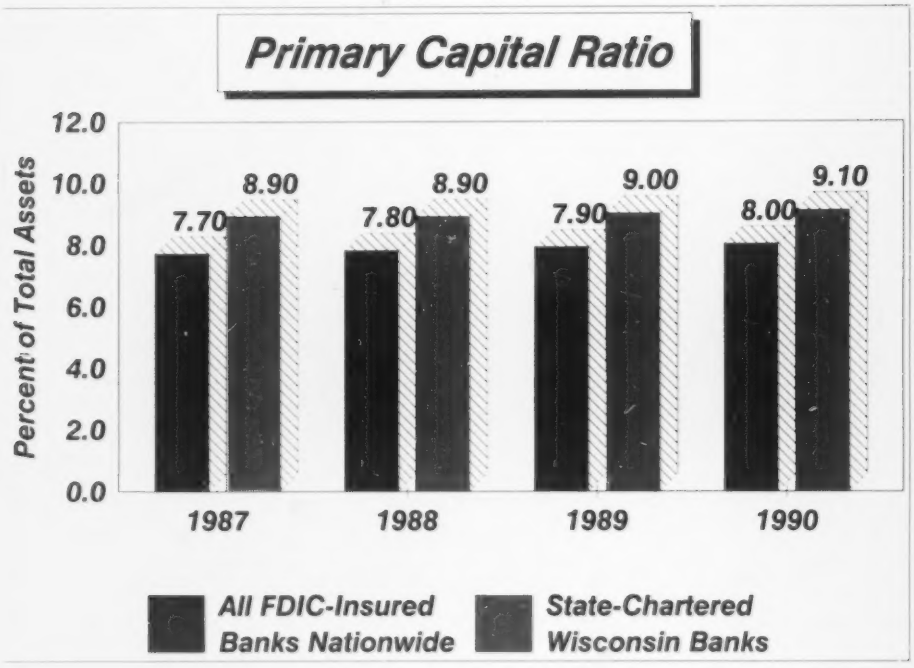
". . . thank you for making an effort to find ways to help independent banks reduce the cost of examination . . . that is very much appreciated!"

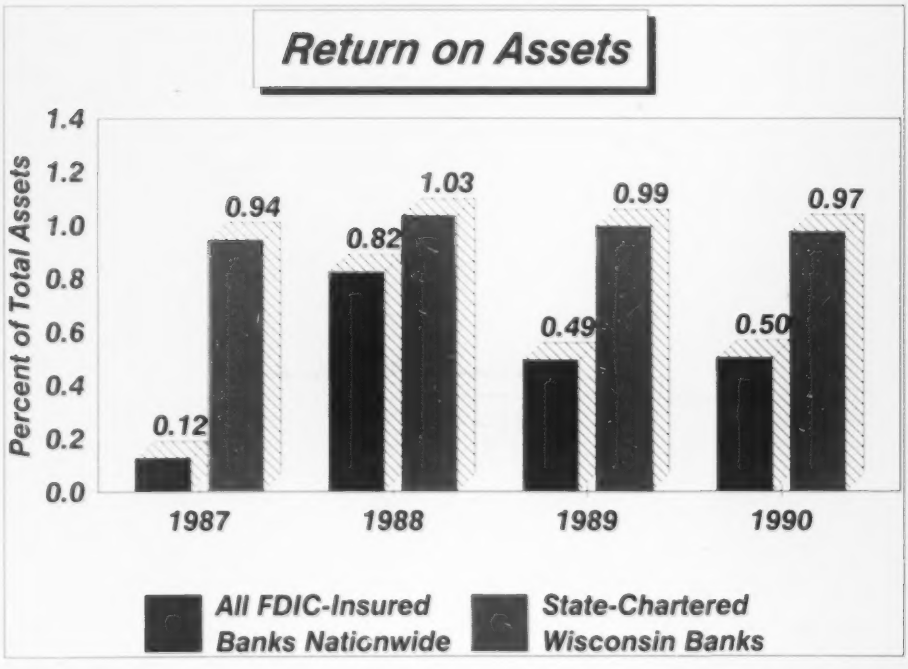

Assets of
State-Chartered Banks
Billions
30
25
20
15
10
CPI 1981 = 281.5
CPI 1990 = 399.0
16.7
17.9
19.8
21.4
22.6
24.5
24.4
25.6
26.0
27.7
1981 1982 1983 1984 1985 1986 1987 1988 1989 1990
Actual Assets of
State-Chartered Banks
Consumer Price Index
1967=100

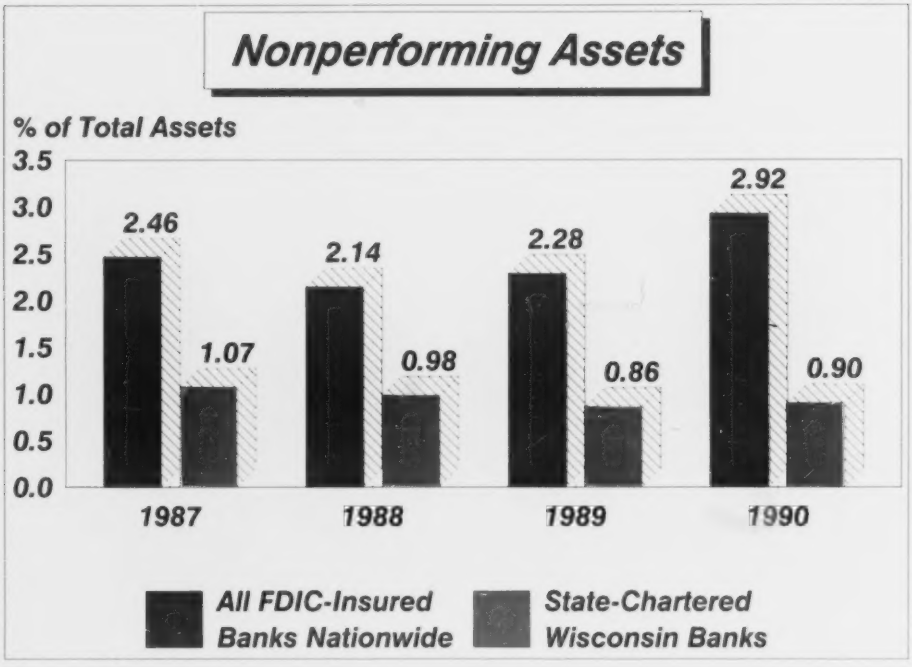

Number of
State Chartered Banks
600
550
500
450
400
350
300
514
505
487
479
463
458
443
416
408
382
1981 1982 1983 1984 1985 1986 1987 1988 1989 1990

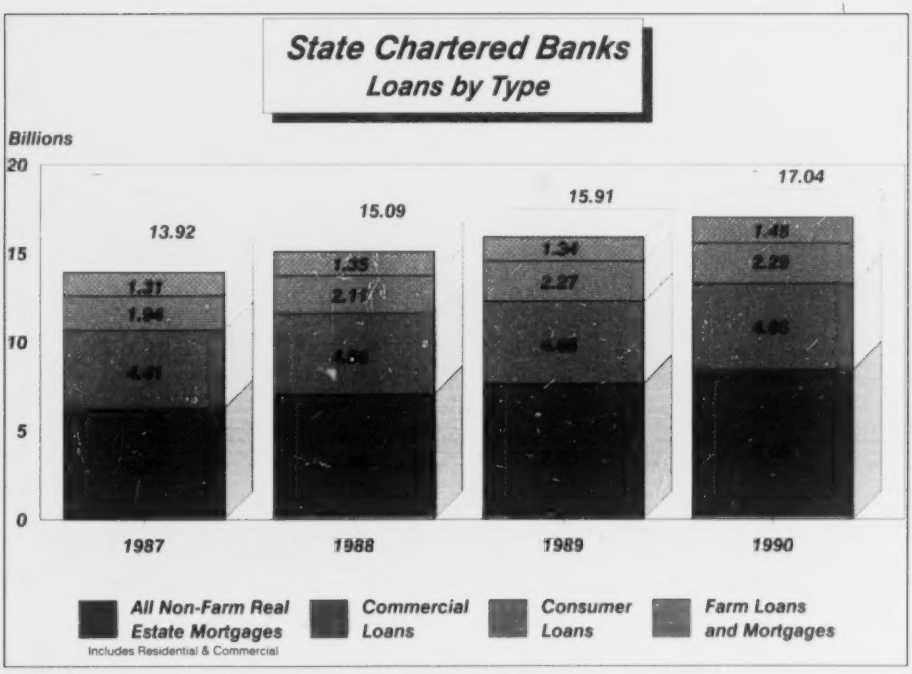

Number of Offices
State Chartered Banks
1,400
1,200
1,000
800
600
400
200
0
875
952
467
570
408
1989
1990
Main Offices
Branches and Other
Remote Facilities

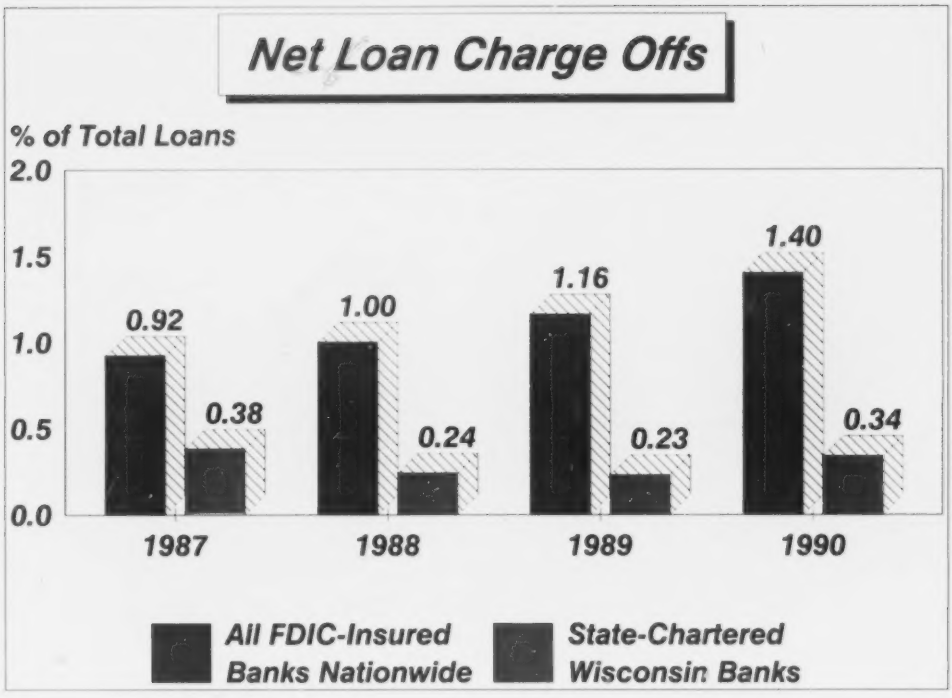

Wisconsin Bank Assets
Twenty Year History
Assets in Billions
60
50
40
30
20
10
0
27.7
15.6
6.3
1970
1980
1990
Nationally
Chartered
State
Chartered


Primary Capital Ratio
Percent of Total Assets
12.0
10.0
8.0
6.0
4.0
2.0
0.0
7.70
8.90
7.80
8.90
7.90
9.00
8.00
9.10
1987
1988
1989
1990
All FDIC-Insured Banks Nationwide
State-Chartered Wisconsin Banks


Return on Assets
Percent of Total Assets
1.4
1.2
1.0
0.8
0.6
0.4
0.2
0.0
0.12
0.94
0.82
1.03
0.49
0.99
0.50
0.97
1987
1988
1989
1990
All FDIC-Insured Banks Nationwide
State-Chartered Wisconsin Banks


Nonperforming Assets
% of Total Assets
3.5
3.0
2.5
2.0
1.5
1.0
0.5
0.0
2.46
1.07
2.14
0.98
2.28
0.86
2.92
0.90
1987
1988
1989
1990
All FDIC-Insured Banks Nationwide
State-Chartered Wisconsin Banks


State Chartered Banks
Loans by Type
Billions
20
15
10
5
0
13.92
15.09
15.91
17.04
1.31
1.94
4.41
1.35
2.11
1.34
2.27
1.48
2.29
1987
1988
1989
1990
All Non-Farm Real Estate Mortgages
Includes Residential & Commercial
Commercial Loans
Consumer Loans
Farm Loans and Mortgages


Net Loan Charge Offs
% of Total Loans
2.0
1.5
1.0
0.5
0.0
0.92
0.38
1.00
0.24
1.16
0.23
1.40
0.34
1987
1988
1989
1990
All FDIC-Insured Banks Nationwide
State-Chartered Wisconsin Banks

STATE-CHARTERED BANKS

By Size of Bank

REPORT OF CONDITION	Under 25MM	25MM-100MM	100MM-300MM	Over 300MM	Totals
Number of Banks	**114**	**202**	**55**	**11**	**382**
ASSETS					
Total Loans	996,997	6,032,888	5,278,907	4,725,247	17,034,039
Less Loan Loss Reserve	12,813	78,980	63,727	70,374	225,894
Net Loans	984,184	5,953,908	5,215,180	4,654,873	16,808,145
Cash & Balances	148,819	688,343	502,943	794,641	2,134,746
Investments Owned	566,096	3,376,697	2,059,436	1,794,507	7,796,736
All Other Assets	61,836	347,570	266,207	265,527	941,140
TOTAL ASSETS	1,760,935	10,366,518	8,043,766	7,509,548	27,680,767
LIABILITIES & CAPITAL					
Total Deposits	1,554,651	9,087,049	7,045,557	6,192,511	23,879,768
All Other Liabilities	24,782	318,786	365,473	779,331	1,488,372
Total Liabilities	1,579,433	9,405,835	7,411,030	6,971,842	25,368,140
Equity Capital & Debentures	181,502	960,683	632,736	537,706	2,312,627
TOTAL LIABILITIES & CAPITAL	1,760,935	10,366,518	8,043,766	7,509,548	27,680,767

REPORT OF INCOME	Under 25MM	25MM - 100MM	100MM - 300MM	Over 300MM	Totals
Total Interest Income	157,001	923,770	711,867	663,523	2,456,161
Total Interest Expense	90,843	539,833	408,389	385,838	1,424,903
Net Interest Income	66,158	383,937	303,478	277,685	1,031,258
Net Income	15,214	110,478	77,807	65,979	269,478
Dividends	6,232	65,351	45,199	43,376	160,158

RATIOS	Under 25MM	25MM - 100MM	100MM - 300MM	Over 300MM	Totals
Equity Capital, Debentures and Reserves to Gross Assets	11.0%	10.0%	8.6%	8.0%	9.1%
Total Loans to Total Deposits	64.1%	66.4%	74.9%	76.3%	71.3%
Total Loans to Total Assets	56.6%	58.2%	65.6%	62.9%	61.5%
Loan Loss Reserve to Total Loans	1.29%	1.31%	1.21%	1.49%	1.33%
Net Income to:					
Equity Capital & Debentures	8.38%	11.50%	12.30%	12.27%	11.65%
Total Assets	0.86%	1.07%	0.97%	0.88%	0.97%
Dividends to:					
Equity Capital & Debentures	3.43%	6.80%	7.14%	8.07%	6.93%
Net Income	40.96%	59.15%	58.09%	65.74%	59.43%

Data, in thousands, from individual bank Call Reports

REPORT OF INCOME

All Wisconsin Banks, State & Nationally Chartered

	12/31/89	12/31/90	1989-1990 % Change
Total Interest - Banks under $25MM	151,027	130,937	-13.3%
Real Estate Loan Interest	1,121,142	1,242,956	10.9%
Installment Loan Interest	328,099	375,975	14.6%
Credit Card Interest	134,245	145,364	8.3%
Commercial Loan Interest	1,231,877	1,240,793	0.7%
Lease Income	20,068	21,979	9.5%
Depository Interest	49,923	36,345	-27.2%
Securities Interest	822,656	849,697	3.3%
Trading Account Interest	7,906	3,126	-60.5%
Fed Fund & Resale Interest	148,321	141,714	-4.5%
Total Interest Income	**4,015,264**	**4,188,886**	**4.3%**
Interest on Deposits	2,046,370	2,169,050	6.0%
Fed Fund & Repo Interest	255,360	222,659	-12.8%
U.S. Demand Interest	23,386	17,885	-23.5%
Mortgage & Lease Interest	2,401	2,096	-12.7%
Subordinated Notes & Debenture Interest	5,813	5,404	-7.0%
Total Interest Expense	**2,333,330**	**2,417,094**	**3.6%**
Net Interest Income	**1,681,934**	**1,771,792**	**5.3%**
Loan Loss Provision	**128,489**	**157,337**	**22.5%**
Deposit Service Charges	147,026	161,199	9.6%
Other Noninterest Income	422,508	462,956	9.6%
Total Noninterest Income	**569,534**	**624,155**	**9.6%**
Securities Gains (Losses)	**-9,227**	**2,551**	**127.6%**
Salaries & Benefits	684,339	723,936	5.8%
Fixed Asset Expense	190,095	196,699	3.5%
Other Noninterest Expense	569,738	628,456	10.3%
Total Noninterest Expense	**1,444,172**	**1,549,091**	**7.3%**
Income Before Tax & Extraordinary Items	669,580	692,070	3.4%
Applicable Income Taxes	190,284	196,974	3.5%
Income Before Extraordinary Items	479,296	495,096	3.3%
Net Extraordinary Items	3,605	5,908	63.9%
Net Income	**482,901**	**501,004**	**3.7%**
Dividends	315,940	313,799	-0.7%
Percentage of:			
Net Income to:			
Equity Capital & Debentures	13.50%	13.12%	
Total Assets	1.07%	1.05%	
Dividends to:			
Equity Capital & Debentures	8.83%	8.22%	
Net Income	65.43%	62.63%	

Data, in thousands, from individual bank Call Reports

REPORT OF CONDITION

All Wisconsin Banks, State & Nationally Chartered

	12/31/89	12/31/90	1989-1990 % Change
Number of Banks	519	481	-7.3%
ASSETS			
Total Loans	28,105,289	30,075,716	7.0%
Less Loan Loss Reserve	374,721	423,983	13.1%
Net Loans	27,730,568	29,651,733	6.9%
Cash & Balances	3,698,103	3,944,441	6.7%
Securities	9,860,100	10,589,222	7.4%
Fed Funds & Resale Agreements	1,969,846	1,604,511	-18.5%
Trading Accounts	85,552	59,841	-30.1%
Fixed Assets	675,627	733,874	8.6%
Other Real Estate	102,976	118,815	15.4%
Unconsolidated Subsidiaries	10,869	5,124	-52.9%
Acceptances	55,610	53,016	-4.7%
Other Assets	795,802	829,013	4.2%
TOTAL ASSETS	**44,985,053**	**47,589,590**	**5.8%**
LIABILITIES & CAPITAL			
Noninterest Deposits	6,814,200	7,197,328	5.6%
Interest Deposits	30,778,204	32,568,569	5.8%
Total Deposits	37,592,404	39,765,897	5.8%
Fed Funds & Repo Agreements	2,765,905	2,956,867	6.9%
U.S. Demand Notes	243,685	263,001	7.9%
Other Borrowed Funds	56,990	42,784	-24.9%
Mortgages & Capitalized Leases	22,645	18,696	-17.4%
Acceptances	55,610	53,016	-4.7%
Limited Life Preferred Stock	50	0	-100.0%
Other Liabilities	670,806	670,798	-0.0%
Total Liabilities	41,408,095	43,771,059	5.7%
Subordinated Notes & Debentures	60,869	57,512	-5.5%
Preferred Stock	3,941	5,365	36.1%
Common Stock	432,085	425,605	-1.5%
Surplus	1,609,903	1,750,029	8.7%
Undivided Profits & Reserves	1,470,160	1,580,020	7.5%
Equity Capital & Debentures	3,576,958	3,818,531	6.8%
TOTAL LIABILITIES & CAPITAL	**44,985,053**	**47,589,590**	**5.8%**
Percentage of:			
Equity Capital, Debentures and Reserves to Gross Assets	8.7%	8.8%	
Total Loans to Total Deposits	74.8%	75.6%	
Total Loans to Total Assets	62.5%	63.2%	
Loan Loss Reserve to Total Loans	1.33%	1.41%	

Data, in thousands, from individual bank Call Reports

REPORT OF INCOME

All State-Chartered Banks

	12/31/89	12/31/90	1989-1990 % Change
Total Interest - Banks under $25MM	133,790	123,286	-7.9%
Real Estate Loan Interest	673,140	761,445	13.1%
Installment Loan Interest	187,179	208,490	11.4%
Credit Card Interest	37,906	44,651	17.8%
Commercial Loan Interest	626,084	652,253	4.2%
Lease Income	3,666	4,250	15.9%
Depository Interest	33,002	26,521	-19.6%
Securities Interest	525,049	543,197	3.5%
Trading Account Interest	1,069	587	-45.1%
Fed Fund & Resale Interest	87,934	91,481	4.0%
Total Interest Income	**2,308,819**	**2,456,161**	**6.4%**
Interest on Deposits	1,228,460	1,327,040	8.0%
Fed Fund & Repo Interest	100,472	87,832	-12.6%
U.S. Demand Interest	12,863	7,513	-41.6%
Mortgage & Lease Interest	1,288	1,089	-15.5%
Subordinated Notes & Debenture Interest	1,469	1,429	-2.7%
Total Interest Expense	**1,344,552**	**1,424,903**	**6.0%**
Net Interest Income	**964,267**	**1,031,258**	**6.9%**
Loan Loss Provision	**64,494**	**79,643**	**23.5%**
Deposit Service Charges	83,574	88,057	5.4%
Other Noninterest Income	188,956	205,054	8.5%
Total Noninterest Income	**272,530**	**293,111**	**7.6%**
Securities Gains (Losses)	**(-10,648)**	**1,007**	**109.5%**
Salaries & Benefits	382,662	414,142	8.2%
Fixed Asset Expense	103,940	111,442	7.2%
Other Noninterest Expense	316,105	348,108	10.1%
Total Noninterest Expense	**802,707**	**873,692**	**8.8%**
Income Before Tax & Extraordinary Items	358,948	372,041	3.6%
Applicable Income Taxes	102,755	107,668	4.8%
Income Before Extraordinary Items	256,193	264,373	3.2%
Net Extraordinary Items	1,178	5,105	333.4%
Net Income	**257,371**	**269,478**	**4.7%**
Dividends	153,755	160,158	4.2%
Percentage of:			
Net Income to:			
Equity Capital & Debentures	11.96%	11.65%	
Total Assets	0.99%	0.97%	
Dividends to:			
Equity Capital & Debentures	7.14%	6.93%	
Net Income	59.74%	59.43%	

Data, in thousands, from individual bank Call Reports

REPORT OF CONDITION

All State-Chartered Banks

	12/31/89	12/31/90	1989-1990 % Change
Number of Banks	408	382	-6.4%
ASSETS			
Total Loans	15,905,125	17,034,039	7.1%
Less Loan Loss Reserve	202,432	225,894	11.6%
Net Loans	15,702,693	16,808,145	7.0%
Cash & Balances	1,927,869	2,134,746	10.7%
Securities	6,213,693	6,754,869	8.7%
Fed Funds & Resale Agreements	1,256,385	1,041,867	-17.1%
Trading Accounts	16,990	14,184	-16.5%
Fixed Assets	397,930	440,398	10.7%
Other Real Estate	51,329	45,798	-10.8%
Unconsolidated Subsidiaries	8,487	2,774	-67.3%
Acceptances	4,082	1,791	-56.1%
Other Assets	439,049	436,195	-0.7%
TOTAL ASSETS	**26,018,507**	**27,680,767**	**6.4%**
LIABILITIES & CAPITAL			
Noninterest Deposits	3,578,525	3,851,466	7.6%
Interest Deposits	18,753,086	20,028,302	6.8%
Total Deposits	22,331,611	23,879,768	6.9%
Fed Funds & Repo Agreements	1,060,012	986,800	-6.9%
U.S. Demand Notes	106,939	123,109	15.1%
Other Borrowed Funds	22,809	25,630	12.4%
Mortgages & Capitalized Leases	12,134	9,798	-19.3%
Acceptances	4,082	1,791	-56.1%
Limited Life Preferred Stock	50	0	-100.0%
Other Liabilities	328,352	341,244	3.9%
Total Liabilities	23,865,989	25,368,140	6.3%
Subordinated Notes & Debentures	15,197	12,967	-14.7%
Preferred Stock	3,439	3,360	-2.3%
Common Stock	249,373	244,603	-1.9%
Surplus	1,194,952	1,323,678	10.8%
Undivided Profits & Reserves	689,557	728,019	5.6%
Equity Capital & Debentures	2,152,518	2,312,627	7.4%
TOTAL LIABILITIES & CAPITAL	**26,018,507**	**27,680,767**	**6.4%**
Percentage of:			
Equity Capital, Debentures and Reserves to Gross Assets	9.0%	9.1%	
Total Loans to Total Deposits	71.2%	71.3%	
Total Loans to Total Assets	61.1%	61.5%	
Loan Loss Reserve to Total Loans	1.27%	1.33%	

Data, in thousands, from individual bank Call Reports

AGRICULTURAL BANKING

in State-Chartered Banks

REPORT OF INCOME	Ag Banks	Non-Ag Banks	All Banks
Number of Banks	**94**	**288**	**382**
Total Interest - Banks under $25MM	44,002	79,284	123,286
Real Estate Loan Interest	60,348	701,097	761,445
Installment Loan Interest	13,637	194,853	208,490
Credit Card Interest	975	43,676	44,651
Commercial Loan Interest	49,277	602,976	652,253
Lease Income	179	4,071	4,250
Depository Interest	5,164	21,357	26,521
Securities Interest	78,286	464,911	543,197
Trading Account Interest	0	587	587
Fed Fund & Resale Interest	9,224	82,257	91,481
Total Interest Income	261,092	2,195,069	2,456,161
Interest on Deposits	155,687	1,171,353	1,327,040
Fed Fund & Repo Interest	608	87,224	87,832
U.S. Demand Interest	457	7,056	7,513
Other Interest	11	2,507	2,518
Total Interest Expense	156,763	1,268,140	1,424,903
Net Interest Income	104,329	926,929	1,031,258
Loan Loss Provision	4,010	75,633	79,643
Deposit Service Charges	6,288	81,769	88,057
Other Noninterest Income	4,555	200,499	205,054
Total Noninterest Income	10,843	282,268	293,111
Securities Gains (Losses)	-6	1,013	1,007
Salaries & Benefits	37,708	376,434	414,142
Fixed Asset Expense	8,791	102,651	111,442
Other Noninterest Expense	24,742	323,366	348,108
Total Noninterest Expense	71,241	802,451	873,692
Income Before Tax & Extraordinary Items	39,915	332,126	372,041
Applicable Income Taxes	11,600	96,068	107,668
Income Before Extraordinary Items	28,315	236,058	264,373
Net Extraordinary Items	509	4,596	5,105
Net Income	28,824	240,654	269,478
Dividends	13,502	146,656	160,158
Percentage of:			
Net Income to:			
Equity Capital & Debentures	10.34%	11.83%	11.65%
Total Assets	1.00%	0.97%	0.97%
Dividends to:			
Equity Capital & Debentures	4.84%	7.21%	6.93%
Net Income	46.84%	60.94%	59.43%

AGRICULTURAL BANKING

in State-Chartered Banks

REPORT OF CONDITION	Ag Banks	Non-Ag Banks	All Banks
Number of Banks	**94**	**288**	**382**
ASSETS			
Total Loans	1,590,384	15,443,655	17,034,039
Less Loan Loss Reserve	22,491	203,403	225,894
Net Loans	1,567,893	15,240,252	16,808,145
Cash & Balances	176,721	1,958,025	2,134,746
Securities	942,163	5,812,706	6,754,869
Fed Funds & Resale Agreements	108,518	933,349	1,041,867
Trading Accounts	0	14,184	14,184
Fixed Assets	34,601	405,797	440,398
Other Real Estate	7,550	38,248	45,798
Unconsolidated Subsidiaries	289	2,485	2,774
Acceptances	0	1,791	1,791
Other Assets	43,591	392,604	436,195
TOTAL ASSETS	2,881,326	24,799,441	27,680,767
LIABILITIES & CAPITAL			
Noninterest Deposits	243,257	3,608,209	3,851,466
Interest Deposits	2,305,997	17,722,305	20,028,302
Total Deposits	2,549,254	21,330,514	23,879,768
Fed Funds & Repo Agreements	11,735	975,065	986,800
U.S. Demand Notes	5,331	117,778	123,109
Other Borrowed Funds	4,450	21,180	25,630
Mortgages & Capitalized Leases	64	9,734	9,798
Acceptances	0	1,791	1,791
Limited Life Preferred Stock	0	0	0
Other Liabilities	31,797	309,447	341,244
Total Liabilities	2,602,631	22,765,509	25,368,140
Subordinated Notes & Debentures	57	12,910	12,967
Preferred Stock	0	3,360	3,360
Common Stock	20,326	224,277	244,603
Surplus	142,608	1,181,070	1,323,678
Undivided Profits & Reserves	115,704	612,315	728,019
Equity Capital & Debentures	278,695	2,033,932	2,312,627
TOTAL LIABILITIES & CAPITAL	2,881,326	24,799,441	27,680,767
Percentage of:			
Equity Capital, Debentures and Reserves to Gross Assets	10.4%	8.9%	9.1%
Total Loans to Total Deposits	62.4%	72.4%	71.3%
Total Loans to Total Assets	55.2%	62.3%	61.5%
Loan Loss Reserve to Total Loans	1.41%	1.32%	1.33%

Data, in thousands, from individual bank Call Reports.

Agricultural Banks are defined as those having more than 25% of their loan portfolio in agricultural related loans.

STRUCTURAL CHANGES

in State-Chartered Banks during 1990

Date	Merged Bank Name and City	Surviving Bank and City
Mergers		
01/01/90	M&I Bank of La Crosse, La Crosse	M&I Bank of Onalaska, Onalaska
01/01/90	Associated Valders Bank, Valders	Associated Bank Lakeshore, N.A., Manitowoc
01/19/90	Valley Bank Richland Center, Richland Center	Valley Bank Southwest, Spring Green
01/19/90	Valley Bank, Sauk Prairie, Sauk City	Valley Bank Southwest, Spring Green
02/02/90	Valley Bank Richfield, Richfield	Valley Bank Southeast, Hartland
02/23/90	Valley Bank, Peshtigo, Peshtigo	Valley Bank, Northeast, Green Bay
02/28/90	First American Bank of Frederic, Frederic	First American Bank Wisconsin, Amery
04/07/90	The Peoples State Bank, Three Lakes	Valley First Nationl Bank, Rhinelander
06/30/90	Citizens Bank of Goodman, Goodman	Pembine-Wausaukee Bank, Crivitz
07/13/90	Heritage Bank of Kenosha, Kenosha	Heritage Bank and Trust, Racine
07/20/90	F&M Bank of Johnson Creek, Johnson Creek	F&M Bank, Menomonee Falls
08/01/90	M&I Bank of Adams-Friendship, Adams	M&I Peoples Bank, Coloma
08/01/90	M&I Bank of Westfield, Westfield	M&I Peoples Bank, Coloma
08/31/90	Burnett State Bank, Burnett	Horicon State Bank, Horicon
09/08/90	Valley Bank of Oregon, Oregon	Valley Bank, Madison
09/08/90	Valley Bank, Sun Prairie, Sun Prairie	Valley Bank, Madison
09/18/90	Park Falls State Bank, Park Falls	MidAmerica Bank North, Phillips
09/30/90	The Bloomington State Bank, Bloomington	Claire Bank, N.A., Platteville
09/30/90	Citizens State Bank, Monfort	Claire Bank, N.A., Platteville
09/30/90	Farmers & Merchants Bank, Shullsburg	Claire Bank, N.A., Platteville
10/01/90	Junction State Bank, Junction City	Bank of Athens, Wausau
10/26/90	Dairyman's State Bank, Randolph	Bank One, Beaver Dam, Beaver Dam
11/01/90	M&I Bank of Dodgeville, Dodgeville	Barneveld State Bank, Barneveld
11/02/90	F&M Bank, Stetsonville	F&M Bank, Wittenburg
11/16/90	F&M Bank, Hurley	F&M Bank, Wittenburg
11/19/90	Heritage Bank of Mukwonago, Mukwonago	Heritage Bank & Trust, Racine
12/01/90	Rosendale State Bank, Rosendale	M&I Central State Bank, Ripon
12/07/90	F&M Bank of Slinger, Slinger	F&M Bank, Fond du Lac
Converted to National-Charter		
03/01/90	Citizens State Bank, Genoa City	American National Bank & Trust Co., Genoa City
New Bank Charters		
03/23/90		Eastbrook State Bank, Brookfield
09/04/90		Valley Bank Milwaukee, Milwaukee
09/26/90		Community Bank of Grafton, Grafton

ANNUAL REPORT OF TRUST ASSETS

in State-Chartered Banks 1990

	Market Value (In thousands)				
	Employee Benefit Trusts	Personal Trusts & Estates	Employee Benefit Agencies	All Other Agencies	Totals
Noninterst-Bearing Deposits - Own Institution	14,654	4,751	2,366	905	22,676
Noninterst-Bearing Deposits - Other Institutions	3,738	191	169	78	4,176
Interst-Bearing Deposits - Own Institution	9,829	29,777	1,724	5,531	46,861
Interst-Bearing Deposits - Other Institutions	32,690	56,922	6,203	12,086	107,901
U.S. Government & Agency Obligations	889,675	999,331	849,444	325,603	3,064,053
State, County & Municipal Obligations	2,515	556,175	688	101,008	660,386
Money Market Mutual Funds	632,570	125,352	119,296	414,342	1,291,560
Other Short Term Obligations	320,257	389,658	35,814	471,895	1,217,624
Other Notes & Bonds	443,813	241,508	232,807	102,002	1,020,130
Common & Preferred Stock	925,794	1,657,266	155,482	296,888	3,035,430
Real Estate Mortgages	2,042	26,389	185	1,868	30,484
Real Estate	19,038	82,792	1,775	2,049	105,654
Miscellaneous Assets	178,620	99,531	12,556	10,372	301,079
Total Discretionary Assets	3,475,235	4,269,643	1,418,509	1,744,627	10,908,014
Total Number of Discretionary Accounts	4,257	11,641	571	1,231	17,700
Total Non-Discretionary Assets	5,471,970	372,800	2,625,941	15,123,303	23,594,014
Total Number of Non-Discretionary Accounts	2,902	669	1,034	5,279	9,884
Total Assets	**8,947,205**	**4,642,443**	**4,044,450**	**16,867,930**	**34,502,028**
Total Number of Accounts	**7,159**	**12,310**	**1,605**	**6,510**	**27,584**

Note: This chart represents the trust assets held by 8 state-chartered trust company banks and 55 state-chartered banks with trust powers.

The majority of the trust assets are held by the trust company banks.

STATE-CHARTERED BANKS

City	Bank	Assets						Liabilities		Capital		
		Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Abbotsford	Abbotsford State Bank	4,375	14,824	52,087	776	2,006	72,516	64,847	1,873	0	5,796	875
Adell	Adell State Bank	2,260	5,392	10,587	99	491	18,631	17,258	135	0	1,238	92
Albany	First Banking Center - Albany	1,916	3,544	10,302	139	402	16,025	14,435	168	0	1,422	141
Algoma	Community State Bank	1,927	20,452	22,930	323	961	45,947	39,759	346	0	5,842	583
Alma	Bank of Alma	1,418	15,436	32,257	300	836	49,647	44,042	1,956	0	3,649	948
Almond	**The Portage County Bank**	**939**	**10,166**	**12,148**	**173**	**820**	**23,900**	**20,465**	**1,525**	**0**	**1,910**	**240**
Amery	**First American Bank Wisconsin**	**4,049**	**38,337**	**95,262**	**1,335**	**4,750**	**141,063**	**120,690**	**10,478**	**0**	**9,895**	**1,611**
Amherst	**International Bank of Amherst**	**757**	**5,598**	**9,034**	**98**	**280**	**15,571**	**14,031**	**93**	**0**	**1,447**	**106**
Amherst Junction	**F&M Bank-Amherst Junction**	**1,408**	**5,226**	**15,637**	**209**	**533**	**22,595**	**19,798**	**964**	**0**	**1,833**	**310**
Antigo	**Bank One, Antigo**	**4,725**	**9,977**	**55,845**	**840**	**1,331**	**71,038**	**60,801**	**3,794**	**0**	**6,443**	**1,049**
Antigo	M&I Bank of Antigo	2,482	14,541	32,207	826	1,584	49,988	44,064	1,804	0	4,120	603
Appleton	F&M Bank - Appleton	1,664	4,421	17,815	205	885	24,580	22,448	269	0	1,863	247
Appleton	First Wis. Bank of Appleton	6,813	25,730	66,085	920	2,351	100,059	82,399	11,368	0	6,292	781
Appleton	Norwest Bank Wis. Appleton	10,231	42,937	58,123	1,974	4,452	113,769	96,537	10,301	0	6,931	(156)
Appleton	Valley Bank	57,228	144,436	375,354	3,935	19,755	592,838	470,708	81,537	0	40,599	7,230
Appleton	**Valley Trust Company**	**103**	**2,247**	**0**	**0**	**2,326**	**4,676**	**0**	**531**	**0**	**4,145**	**864**
Arcadia	**State Bank of Arcadia**	**2,380**	**11,633**	**28,183**	**320**	**1,189**	**43,065**	**38,581**	**523**	**0**	**3,961**	**456**
Argyle	**State Bank of Argyle**	**909**	**9,738**	**17,657**	**153**	**1,617**	**29,768**	**25,024**	**1,699**	**0**	**3,045**	**263**
Ashland	**Northern State Bank**	**6,281**	**33,079**	**35,436**	**354**	**1,893**	**76,335**	**70,078**	**423**	**0**	**5,834**	**883**
Auburndale	**Auburndale State Bank**	**2,051**	**13,480**	**22,263**	**348**	**1,173**	**38,619**	**34,408**	**506**	**0**	**3,705**	**375**
Augusta	Peoples State Bank of Augusta	1,298	11,631	15,018	207	727	28,467	24,634	366	0	3,467	515
Balsam Lake	Polk County Bank	2,486	14,332	29,588	472	1,191	47,125	43,450	376	0	3,299	(429)
Bancroft	Bancroft State Bank	803	6,254	7,865	100	332	15,154	13,489	166	0	1,499	175
Bangor	Farmers State Bank	2,817	15,333	25,951	421	979	44,659	39,995	485	0	4,179	355
Barron	Bank of Barron	2,467	19,673	31,059	394	1,498	54,303	47,257	2,459	0	4,587	703
Beaver Dam	**Bank One, Beaver Dam**	**10,086**	**52,015**	**144,466**	**1,640**	**5,204**	**210,131**	**184,720**	**7,724**	**0**	**17,687**	**2,136**
Belleville	**Belleville State Bank**	**744**	**7,014**	**15,325**	**206**	**651**	**23,528**	**21,075**	**280**	**0**	**2,173**	**173**
Belleville	**Citizens State Bank**	**4,775**	**5,616**	**18,212**	**496**	**1,033**	**29,140**	**26,225**	**508**	**0**	**2,407**	**5**
Beloit	**Blackhawk State Bank**	**5,275**	**29,933**	**82,982**	**806**	**3,972**	**121,356**	**99,844**	**6,485**	**0**	**15,027**	**(452)**
Beloit	**M&I Bank of Beloit**	**11,897**	**30,516**	**96,179**	**966**	**4,186**	**141,812**	**119,767**	**10,407**	**0**	**11,638**	**1,529**
Benton	The Benton State Bank	686	6,063	3,636	64	351	10,672	9,654	108	0	910	91
Berlin	The Farmers & Merchants Bank	2,474	16,173	17,796	184	618	36,877	32,305	342	0	4,230	374
Birnamwood	Banner Banks	2,830	10,792	18,204	343	987	32,470	28,977	538	0	2,955	326
Black Earth	Black Earth State Bank	1,297	8,741	12,343	100	149	22,433	20,226	209	0	1,998	176
Black River Falls	Jackson County Bank	5,450	26,157	48,208	744	3,046	82,117	70,399	1,553	0	10,165	960
Blair	**Union Bank of Blair**	**1,578**	**7,661**	**15,596**	**189**	**923**	**25,569**	**23,237**	**410**	**0**	**1,922**	**130**
Bloomer	**Peoples State Bank**	**1,553**	**30,172**	**16,505**	**233**	**1,120**	**49,117**	**43,040**	**771**	**0**	**5,306**	**518**
Bloomington	**The Woodhouse & Bartley Bank**	**505**	**7,748**	**7,774**	**65**	**284**	**16,246**	**14,007**	**193**	**0**	**2,046**	**207**
Bonduel	**Bonduel State Bank**	**1,656**	**20,471**	**13,760**	**135**	**753**	**36,505**	**30,863**	**362**	**0**	**5,280**	**529**
Boscobel	**Boscobel State Bank**	**2,356**	**42,808**	**23,874**	**508**	**1,925**	**70,455**	**59,020**	**695**	**0**	**10,740**	**779**
Brill	Brill State Bank	955	1,475	5,268	54	267	7,911	7,297	56	0	558	39
Brillion	Calumet County Bank	2,941	11,234	20,594	372	812	35,209	30,830	1,058	0	3,321	293
Brodhead	Bank of Brodhead	2,285	23,321	26,071	172	1,330	52,835	47,363	310	0	5,162	529
Brodhead	Green County Bank	1,192	8,009	12,989	156	986	23,030	21,025	259	0	1,746	148
Brookfield	Eastbrook State Bank	473	3,877	3,282	39	1,002	8,595	6,896	40	0	1,659	(591)
Brookfield	**M&I Northern Bank**	**22,080**	**85,698**	**239,885**	**3,006**	**6,244**	**350,901**	**292,234**	**31,478**	**0**	**27,180**	**4,391**
Bruce	**Dairyland State Bank**	**1,312**	**10,141**	**13,621**	**189**	**1,126**	**26,011**	**23,862**	**259**	**0**	**1,890**	**215**
Burlington	**Bank of Burlington**	**6,828**	**44,647**	**90,504**	**1,643**	**2,946**	**143,282**	**127,905**	**1,902**	**0**	**13,475**	**1,951**
Burlington	**First Banking Center-Burlington**	**8,720**	**37,123**	**84,232**	**1,008**	**5,033**	**134,100**	**120,813**	**2,055**	**0**	**11,232**	**1,494**
Cadott	**Citizens State Bank**	**4,585**	**13,945**	**27,225**	**342**	**1,317**	**46,730**	**42,070**	**888**	**0**	**3,772**	**402**
Cambridge	Cambridge State Bank	946	1,925	10,306	157	525	13,545	12,441	143	0	961	125
Cambridge	M&I Bank of Cambridge	1,730	6,350	26,386	378	1,393	35,481	32,536	342	0	2,603	309
Cameron	Community Bank of Cameron	813	2,002	6,653	88	745	10,125	9,169	163	0	793	11
Cascade	State Bank of Cascade	1,243	5,175	5,474	27	303	12,168	11,090	86	0	992	77
Cashton	Bank of Cashton	1,142	10,156	12,483	164	566	24,183	21,661	172	0	2,350	203

		Assets						Liabilities		Capital		
City	Bank	Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Cassville	Badger State Bank	1,388	11,375	21,859	217	759	35,164	31,250	360	0	3,554	331
Cazenovia	State Bank of Cazenovia	1,041	12,465	7,902	111	505	21,802	19,584	317	0	1,901	127
Cedarburg	First Wis. Bank of Cedarburg	6,650	24,516	63,091	884	1,993	95,366	88,951	785	0	5,630	1,017
Chetek	Chetek State Bank	2,239	11,835	19,816	295	1,413	35,008	32,080	190	0	2,738	272
Chilton	State Bank of Chilton	1,500	27,540	24,586	708	1,364	54,222	46,183	1,051	0	6,988	779
Chippewa Falls	**The Northwestern Bank**	**6,100**	**51,755**	**54,548**	**833**	**5,015**	**116,585**	**103,649**	**751**	**0**	**12,185**	**810**
Clayton	**Citizens State Bank**	**816**	**6,302**	**5,169**	**51**	**406**	**12,642**	**11,288**	**90**	**0**	**1,264**	**54**
Clear Lake	**Landmark Bank**	**3,268**	**5,979**	**13,191**	**229**	**1,246**	**23,455**	**21,390**	**274**	**0**	**1,791**	**(428)**
Cleveland	**Cleveland State Bank**	**1,440**	**11,207**	**13,591**	**144**	**1,510**	**27,604**	**23,376**	**187**	**0**	**4,041**	**407**
Clinton	**Citizens State Bank**	**1,849**	**7,233**	**22,110**	**233**	**2,122**	**33,081**	**29,693**	**498**	**0**	**2,890**	**275**
Clintonville	Dairyman's State Bank	3,685	14,747	37,160	351	1,860	57,101	49,441	1,961	0	5,699	464
Cobb	Cobb State Bank	1,299	1,932	7,634	126	480	11,219	10,326	103	0	790	73
Cochrane	Bank of Buffalo	2,227	5,007	11,826	195	964	19,829	17,912	318	0	1,599	101
Colby	Mid-Wisconsin Bank of Colby	2,546	19,563	28,532	339	1,602	51,904	47,198	682	0	4,024	378
Collins	Collins State Bank	766	1,428	4,544	44	194	6,888	6,025	68	0	795	70
Coloma	**M&I Peoples Bank**	**4,455**	**36,483**	**78,529**	**781**	**3,255**	**121,941**	**110,900**	**856**	**0**	**10,185**	**1,370**
Columbus	**Farmers & Merchants Union Bank**	**2,922**	**25,199**	**26,314**	**243**	**1,529**	**55,721**	**49,794**	**723**	**0**	**5,204**	**618**
Cottage Grove	**Cottage Grove State Bank**	**1,589**	**11,316**	**15,300**	**210**	**760**	**28,755**	**24,998**	**722**	**0**	**3,035**	**318**
Crivitz	**Pembine-Wausaukee Bank**	**2,503**	**17,137**	**36,778**	**493**	**2,255**	**58,180**	**52,859**	**583**	**520**	**4,218**	**506**
Cross Plains	**State Bank of Cross Plains**	**2,838**	**15,716**	**58,116**	**450**	**2,392**	**78,612**	**70,521**	**1,677**	**0**	**6,414**	**742**
Cuba City	Cuba City State Bank	1,067	23,591	11,138	131	1,103	36,768	32,552	534	0	3,682	279
Cumberland	Northwestern State Bank	2,477	22,044	25,482	346	2,530	52,187	46,938	466	0	4,783	643
Dallas	Bank of Dallas	372	1,780	1,943	17	66	4,144	3,695	26	0	423	30
De Forest	De Forest-Morrisonville Bank	3,939	11,743	29,825	370	2,119	47,256	43,181	541	0	3,534	370
De Pere	Bank One, Green Bay	50,654	119,373	265,868	3,074	12,136	444,957	388,710	22,501	0	33,746	5,554
De Soto	**De Soto State Bank**	**525**	**1,160**	**4,104**	**98**	**539**	**6,230**	**5,843**	**67**	**0**	**320**	**(206)**
Deerfield	**Bank of Deerfield**	**1,738**	**1,795**	**13,848**	**258**	**898**	**18,019**	**16,673**	**278**	**0**	**1,068**	**158**
Delavan	**Citizens Bank of Delavan**	**3,272**	**20,388**	**46,147**	**555**	**1,034**	**70,286**	**50,960**	**6,003**	**0**	**13,323**	**1,684**
Denmark	**Denmark State Bank**	**4,594**	**25,308**	**99,475**	**1,090**	**2,928**	**131,215**	**116,451**	**4,941**	**0**	**9,823**	**1,352**
Dodgeville	**Dodgeville State Bank**	**10,133**	**13,265**	**15,456**	**146**	**1,033**	**39,741**	**35,307**	**1,116**	**0**	**3,318**	**417**
Dodgeville	M&I Bank of Dodgeville	2,158	19,188	28,554	322	2,258	51,836	47,043	733	0	4,060	349
Dorchester	Dorchester State Bank	1,878	4,036	9,954	148	732	16,452	13,757	274	0	2,421	151
Drummond	State Bank of Drummond	1,871	5,188	13,666	204	684	21,205	18,866	689	0	1,650	130
Eagle River	M&I Bank of Eagle River	2,669	13,135	61,466	746	2,119	78,643	72,089	885	0	5,669	954
East Troy	State Bank of East Troy	3,425	8,898	29,719	220	958	42,780	37,405	484	0	4,891	445
Eau Claire	**Charter Bank Eau Claire**	**5,683**	**12,878**	**22,282**	**225**	**1,223**	**41,841**	**37,589**	**1,752**	**0**	**2,500**	**413**
Eau Claire	**London Square Bank**	**1,860**	**6,198**	**18,129**	**252**	**931**	**26,866**	**23,674**	**842**	**0**	**2,350**	**298**
Eau Claire	**M&I Community State Bank**	**5,180**	**20,374**	**83,477**	**1,001**	**2,816**	**110,846**	**94,443**	**8,664**	**0**	**7,739**	**1,491**
Edgar	**The Bank of Edgar**	**1,961**	**19,086**	**24,760**	**353**	**1,033**	**46,487**	**40,453**	**1,160**	**0**	**4,874**	**534**
Elcho	**State Bank of Elcho**	**1,887**	**2,824**	**4,642**	**83**	**354**	**9,624**	**8,864**	**77**	**0**	**683**	**80**
Elkhart Lake	Bank of Elkhart Lake	558	4,160	6,463	171	334	11,344	10,190	74	0	1,080	(127)
Elkhorn	Community Bank of Elkhorn	1,569	9,814	25,587	253	827	37,544	35,169	259	0	2,116	453
Elkhorn	First Wis. Bank of Elkhorn	4,185	16,832	34,391	461	3,064	58,011	51,525	2,205	0	4,281	248
Ellsworth	Pierce County Bank & Trust Co.	5,430	57,529	60,142	1,534	6,242	127,809	114,997	2,350	0	10,462	(203)
Elmwood	First State Bank	484	4,057	3,754	71	373	8,597	7,764	58	0	775	58
Elroy	**Bank of Elroy**	**3,424**	**5,051**	**13,333**	**214**	**1,105**	**22,699**	**20,225**	**358**	**0**	**2,116**	**276**
Evansville	**Union Bank & Trust Company**	**1,741**	**13,697**	**19,781**	**179**	**827**	**35,867**	**31,448**	**446**	**0**	**3,973**	**388**
Fall River	**Rio-Fall River Union Bank**	**1,187**	**14,462**	**8,713**	**108**	**645**	**24,899**	**21,992**	**308**	**0**	**2,599**	**186**
Fennimore	**F&M Bank- Fennimore**	**1,724**	**9,696**	**19,240**	**227**	**989**	**31,422**	**27,354**	**1,151**	**0**	**2,917**	**422**
Ferryville	**Ferryville State Bank**	**678**	**2,886**	**2,819**	**57**	**200**	**6,526**	**5,949**	**76**	**0**	**501**	**(3)**
Florence	State Bank of Florence	1,145	4,600	9,054	100	550	15,249	13,845	108	0	1,296	156
Fond Du Lac	American Bank of Fond Du Lac	7,037	18,312	46,523	1,105	1,521	72,288	60,462	3,301	0	8,525	1,001
Fond Du Lac	Bank One, Fond Du Lac	8,938	39,563	72,692	915	4,026	124,304	112,280	2,948	0	9,076	505
Fond Du Lac	F&M Bank	10,908	33,080	78,920	1,088	5,317	127,137	113,440	4,707	0	8,990	810
Footville	Mid America Bank	802	2,992	8,394	94	872	12,966	11,610	351	0	1,005	(5)

		Assets						Liabilities		Capital		
City	Bank	Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Fort Atkinson	Bank of Fort Atkinson	4,174	8,298	19,133	224	1,029	32,410	27,023	2,380	0	3,007	385
Fort Atkinson	Citizens State Bank And Trust	3,666	4,068	38,965	385	2,669	48,983	44,552	782	0	3,649	266
Fort Atkinson	First American Bank & Trust Co.	5,051	26,487	49,775	415	1,850	82,748	63,824	7,441	0	11,483	1,350
Fountain City	First State Bank	1,975	8,060	7,630	123	433	17,975	16,168	232	0	1,575	60
Fox Lake	State Bank of Fox Lake	3,496	8,051	13,764	119	593	25,785	23,179	345	0	2,261	225
Franklin	**Franklin State Bank**	**2,011**	**4,621**	**16,455**	**175**	**1,183**	**24,095**	**22,283**	**117**	**0**	**1,695**	**129**
Galesville	**Bank of Galesville**	**1,761**	**6,979**	**13,128**	**148**	**868**	**22,583**	**20,444**	**526**	**0**	**1,613**	**86**
Gays Mills	**Liberty Bank & Trust**	**1,405**	**4,060**	**7,284**	**125**	**356**	**12,980**	**11,444**	**296**	**0**	**1,240**	**186**
Genoa	**Genoa State Bank**	**1,805**	**689**	**2,576**	**31**	**191**	**5,314**	**4,672**	**99**	**0**	**543**	**65**
Gillett	**Norwest Bank Wis. Northeast**	**4,258**	**47,230**	**44,512**	**1,051**	**2,373**	**97,322**	**89,249**	**1,155**	**0**	**6,918**	**89**
Gilman	State Bank of Gilman	2,750	3,398	8,521	59	422	15,032	13,637	98	0	1,297	208
Grafton	Community Bank of Grafton	511	2,934	1,826	15	743	5,999	4,089	36	0	1,874	(126)
Grafton	Grafton State Bank	5,944	19,568	33,688	348	2,808	61,660	48,471	7,996	0	5,193	313
Grand Marsh	Grand Marsh State Bank	1,277	9,779	16,385	160	841	28,122	25,764	172	0	2,186	300
Grantsburg	First Wis Bank of Grantsburg	3,202	42,776	59,496	977	3,102	107,599	92,829	7,049	0	7,721	;,057
Gratiot	**Gratiot State Bank**	**971**	**10,221**	**6,090**	**111**	**398**	**17,509**	**15,084**	**195**	**0**	**2,230**	**166**
Green Bay	**First Wis. Bank of Green Bay**	**8,715**	**35,871**	**110,566**	**1,931**	**4,087**	**157,506**	**140,429**	**7,421**	**0**	**9,456**	**1,727**
Green Bay	**Mkt Fox Heights Bank**	**3,767**	**14,198**	**28,221**	**358**	**1,270**	**47,098**	**43,373**	**416**	**0**	**3,309**	**610**
Green Bay	**University Bank**	**6,704**	**21,420**	**115,759**	**1,098**	**4,199**	**146,984**	**130,457**	**8,023**	**0**	**8,504**	**1,192**
Green Bay	**Valley Bank, Northeast**	**28,193**	**108,725**	**326,814**	**3,824**	**18,406**	**478,314**	**422,024**	**17,480**	**0**	**38,810**	**4,498**
Green Lake	Green Lake State Bank	1,827	5,953	15,910	145	466	24,011	21,548	139	0	2,324	315
Greenfield	Edgewood Bank	1,697	5,655	13,490	203	468	21,107	18,665	355	0	2,087	257
Greenleaf	Greenleaf Wayside Bank	1,388	4,411	20,375	254	519	26,439	21,155	3,182	0	2,102	203
Greenwood	Farmers & Merchants Bank	2,368	12,197	14,813	270	750	29,858	25,345	1,481	0	3,032	333
Gresham	State Bank	1,251	9,008	5,692	165	442	16,228	13,223	177	0	2,828	251
Hales Corners	**State Bank, Hales Corners**	**5,387**	**26,881**	**80,281**	**857**	**3,972**	**115,664**	**103,946**	**1,836**	**0**	**9,882**	**1,427**
Hammond	**Hammond State Bank**	**739**	**2,902**	**10,263**	**123**	**658**	**14,439**	**13,132**	**170**	**0**	**1,137**	**169**
Hartland	**Valley Bank, Southeast**	**16,996**	**27,165**	**94,629**	**990**	**5,861**	**143,661**	**131,234**	**2,760**	**0**	**9,667**	**1,583**
Hayward	**Heritage Bank of Hayward**	**1,331**	**7,012**	**19,418**	**197**	**684**	**28,198**	**25,779**	**248**	**0**	**2,171**	**186**
Helenville	**Bank of Helenville**	**391**	**3,713**	**2,964**	**33**	**118**	**7,153**	**6,983**	**70**	**0**	**700**	**33**
Highland	Highland State Bank	1,342	2,958	7,631	43	209	12,097	11,111	127	0	859	91
Hilbert	F & M Bank - Hilbert	1,276	6,139	14,750	185	907	22,887	20,552	331	0	2,004	242
Hillsboro	Farmers State Bank	3,382	12,425	20,068	200	1,094	36,769	32,134	1,390	0	3,245	441
Holmen	Bank of Holmen	3,592	1,582	13,367	215	752	19,078	17,543	197	0	1,338	210
Horicon	Horicon State Bank	2,091	11,923	52,111	551	2,761	68,335	62,315	1,143	0	4,877	635
Howards Grove	**State Bank of Howards Grove**	**892**	**9,701**	**21,338**	**230**	**856**	**32,557**	**29,104**	**769**	**0**	**2,684**	**283**
Hudson	**Midamerica Bank of Hudson**	**8,530**	**5,293**	**23,251**	**227**	**1,685**	**38,532**	**35,504**	**179**	**0**	**2,849**	**198**
Hustisford	**Hustisford State Bank**	**789**	**4,977**	**12,351**	**174**	**425**	**18,368**	**15,406**	**193**	**0**	**2,769**	**274**
Independence	**State Bank of Independence**	**915**	**9,586**	**10,461**	**166**	**363**	**21,159**	**19,332**	**317**	**0**	**1,510**	**166**
Iron River	**Security State Bank**	**2,639**	**11,055**	**22,304**	**206**	**751**	**36,543**	**26,437**	**5,357**	**0**	**4,749**	**427**
Ixonia	Ixonia State Bank	3,621	10,690	35,074	472	2,816	51,729	46,713	519	0	4,497	513
Janesville	Valley Bank, Janesville	23,809	54,769	186,819	1,930	12,614	276,081	242,873	13,587	0	19,621	2,689
Jefferson	Farmers & Merchants Bank	2,925	17,047	49,709	482	2,703	71,902	64,082	726	0	7,094	734
Jefferson	Jefferson County Bank	2,217	19,372	22,954	554	1,619	45,608	39,275	1,520	0	4,813	467
Juda	The Bank of Juda	1,109	4,238	10,221	203	550	15,915	14,493	111	0	1,311	144
Kaukauna	**Bank of Kaukauna**	**4,100**	**14,040**	**27,636**	**294**	**2,388**	**47,870**	**34,781**	**8,104**	**0**	**4,985**	**583**
Kaukauna	**F&M Bank**	**3,862**	**19,202**	**53,717**	**637**	**2,264**	**78,408**	**70,989**	**901**	**0**	**6,518**	**961**
Kendall	**Farmers & Merchants Bank**	**3,367**	**3,138**	**6,618**	**90**	**539**	**13,572**	**12,288**	**116**	**0**	**1,168**	**128**
Kewaskum	**Valley Bank**	**7,299**	**36,238**	**79,399**	**833**	**4,594**	**126,697**	**116,385**	**1,440**	**0**	**8,872**	**1,242**
Kewaunee	**State Bank of Kewaunee**	**2,976**	**20,501**	**32,678**	**347**	**2,176**	**57,984**	**52,467**	**682**	**0**	**4,855**	**564**
Kewaunee	Union State Bank	1,160	8,842	20,675	299	1,544	31,922	28,487	981	0	2,454	245
Kiel	State Bank of Kiel	2,135	11,475	16,665	160	858	30,973	27,229	806	0	2,938	277
Kiel	Valley Bank East	3,723	8,792	28,223	479	2,222	42,481	37,127	1,183	0	4,171	62
La Crosse	Coulee State Bank	4,152	20,877	29,466	220	1,895	65,170	57,567	1,496	0	6,107	616
La Crosse	North Central Trust Company	141	2,350	0	0	774	3,265	0	80	0	3,185	533

City	Bank	Assets						Liabilities		Capital		
		Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
La Crosse	State Bank of La Crosse	10,423	39,663	67,933	1,419	4,806	121,406	104,601	7,410	0	9,395	1,165
La Crosse	Valley Bank	3,111	21,308	29,850	326	1,730	55,673	48,749	3,478	0	3,446	331
La Farge	La Farge State Bank	2,842	5,625	10,815	118	644	19,808	17,418	212	0	2,178	381
Ladysmith	Security State Bank	9,657	17,670	14,973	129	821	42,992	35,133	4,188	0	3,671	448
Lake Mills	Bank of Lake Mills	2,148	10,835	21,114	140	1,347	35,304	31,055	667	0	3,582	329
Lake Mills	**The Greenwood's State Bank**	**2,063**	**11,459**	**11,733**	**120**	**557**	**25,692**	**23,428**	**463**	**0**	**1,801**	**224**
Lancaster	**F & M Bank-Lancaster**	**3,130**	**13,170**	**17,336**	**215**	**1,349**	**34,770**	**31,633**	**448**	**0**	**2,689**	**273**
Lancaster	**M&I Lancaster State Bank**	**1,269**	**19,463**	**28,689**	**306**	**1,281**	**50,507**	**45,068**	**718**	**0**	**4,611**	**541**
Land O' Lakes	**Headwaters State Bank**	**1,182**	**4,035**	**13,992**	**134**	**534**	**19,009**	**17,608**	**134**	**0**	**1,267**	**200**
Laona	**Laona State Bank**	**1,097**	**10,261**	**14,190**	**304**	**615**	**25,859**	**23,018**	**557**	**0**	**2,284**	**280**
Lebanon	Lebanon State Bank	892	2,705	6,822	105	408	10,722	9,844	86	0	792	103
Little Chute	Bank of Little Chute	4,038	25,540	29,130	294	1,063	59,477	51,402	708	0	7,367	755
Livingston	Livingston State Bank	1,234	13,125	15,575	280	926	30,580	27,036	466	0	3,078	272
Lodi	State Bank of Lodi	4,254	11,125	33,148	603	2,613	50,537	45,361	534	0	4,642	464
Lone Rock	State Bank of Lone Rock	391	3,056	4,710	52	399	8,504	7,793	70	0	641	81
Loyal	**Citizens State Bank of Loyal**	**3,673**	**12,699**	**24,094**	**510**	**1,415**	**41,360**	**37,532**	**487**	**0**	**3,350**	**515**
Luck	**Fidelity State Bank**	**1,586**	**11,892**	**22,826**	**229**	**1,207**	**37,082**	**34,144**	**267**	**0**	**2,671**	**329**
Luxemburg	**Bank of Luxemburg**	**2,147**	**19,003**	**33,675**	**492**	**1,865**	**56,198**	**49,922**	**1,098**	**0**	**5,178**	**209**
Madison	**Associated Randall Bank**	**3,254**	**21,512**	**53,186**	**580**	**3,356**	**80,728**	**74,140**	**886**	**500**	**5,202**	**634**
Madison	**Bank One, Madison**	**22,488**	**77,762**	**171,692**	**1,929**	**11,490**	**281,503**	**220,368**	**40,555**	**0**	**20,580**	**3,381**
Madison	Bankers' Bank of Wisconsin	7,387	35,205	19,326	453	1,368	62,833	37,466	20,195	0	5,172	441
Madison	First Business Bank of Madison	2,458	8,193	19,565	223	913	30,906	26,162	1,143	0	3,601	(46)
Madison	M&I Bank of Hilldale	27,125	48,139	276,036	3,113	14,000	362,187	327,806	7,889	2,000	24,492	3,673
Madison	M&I Bank of Madison	25,326	64,767	192,104	2,290	9,784	289,691	255,355	14,164	0	20,172	2,674
Madison	Park Bank	6,229	11,979	56,556	612	2,513	76,665	68,229	3,306	0	5,130	666
Madison	**Valley Bank**	**76,601**	**131,509**	**536,281**	**5,675**	**27,508**	**766,224**	**683,171**	**29,260**	**0**	**53,793**	**8,350**
Manawa	**The Bank**	**2,358**	**35,587**	**10,083**	**30**	**863**	**48,861**	**42,895**	**410**	**0**	**5,556**	**580**
Manitowoc	**First Wis. Bank of Manitowoc**	**6,431**	**36,012**	**89,904**	**1,587**	**3,887**	**134,647**	**111,772**	**15,189**	**85**	**7,601**	**1,645**
Marathon	**Marathon State Bank**	**3,963**	**40,706**	**22,646**	**210**	**1,196**	**67,701**	**57,405**	**1,745**	**0**	**8,551**	**733**
Marinette	**Farmers & Merchants Bank & Trust**	**3,283**	**35,063**	**50,460**	**655**	**2,300**	**90,451**	**77,857**	**3,673**	**0**	**8,921**	**593**
Marion	Marion State Bank	2,667	20,223	31,734	568	1,972	56,028	49,177	695	0	6,156	712
Markesan	Farmers State Bank	1,556	8,531	20,735	242	1,326	31,906	28,651	412	0	2,843	306
Markesan	Markesan State Bank	1,365	13,588	18,305	153	1,413	34,518	30,348	768	0	3,402	240
Marshfield	M&I Central Bank And Trust	5,167	24,913	73,968	701	2,727	106,074	91,166	7,004	0	7,904	1,394
Marshfield	M&I Tri-County Bank	2,687	7,148	26,956	576	873	37,088	33,251	996	0	2,841	572
Mattoon	**Mattoon State Bank**	**248**	**1,151**	**2,301**	**31**	**205**	**3,874**	**3,592**	**21**	**0**	**261**	**1**
Mauston	**Bank of Mauston**	**2,843**	**17,559**	**45,165**	**541**	**2,086**	**67,112**	**60,509**	**940**	**0**	**5,663**	**890**
Mayville	**M&I Bank of Mayville**	**4,365**	**17,289**	**58,924**	**614**	**1,505**	**81,469**	**74,839**	**894**	**0**	**5,736**	**1,130**
Mazomanie	**The Peoples State Bank**	**1,202**	**4,233**	**17,440**	**258**	**1,065**	**23,682**	**21,775**	**162**	**0**	**1,745**	**224**
McFarland	**Mcfarland State Bank**	**2,608**	**8,240**	**18,057**	**150**	**1,613**	**31,268**	**27,940**	**492**	**0**	**2,836**	**311**
Medford	Mid-Wisconsin Bank of Medford	5,753	38,427	68,975	865	2,790	115,080	102,268	3,912	0	8,900	1,060
Melrose	Bank of Melrose	1,826	10,825	25,053	357	870	38,217	34,615	580	0	3,022	279
Menomonee Falls	F&M Bank	32,737	103,506	247,020	3,090	10,006	390,179	349,662	15,067	300	25,150	2,388
Menomonee Falls	F&M Trust Company, Inc.	8	100	199	0	173	480	0	18	0	462	(121)
Menomonee Falls	M&I Bank of Menomonee Falls	6,943	48,913	77,459	908	4,202	136,609	126,502	1,491	0	8,616	1,183
Menomonie	**Bank of Menomonie**	**8,218**	**17,154**	**35,963**	**352**	**1,606**	**62,589**	**53,286**	**587**	**0**	**8,716**	**662**
Menomonie	**First Bank & Trust**	**3,695**	**17,148**	**38,051**	**293**	**2,089**	**60,690**	**51,122**	**2,083**	**0**	**7,485**	**628**
Menomonie	**Valley Bank**	**11,011**	**38,505**	**116,669**	**1,219**	**12,026**	**176,992**	**152,135**	**6,361**	**0**	**18,496**	**1,777**
Mequon	**Ozaukee Bank Mequon**	**5,843**	**22,175**	**75,693**	**350**	**3,432**	**106,793**	**93,985**	**5,576**	**0**	**7,434**	**1,133**
Merrill	**Lincoln County Bank**	**3,460**	**9,294**	**23,645**	**262**	**1,705**	**37,842**	**34,493**	**237**	**0**	**3,112**	**376**
Merrill	M&I Citizens American Bank	2,940	24,090	38,980	508	1,720	67,222	60,352	1,605	0	5,265	862
Milton	Bank of Milton	1,700	4,620	11,408	117	344	17,955	16,312	170	0	1,473	134
Milton	First Community Bank	1,075	8,117	14,289	177	859	24,163	22,034	323	0	1,806	260
Milwaukee	Associated Commerce Bank	15,623	65,242	113,702	1,143	3,055	196,479	150,462	32,650	1,500	11,867	1,750
Milwaukee	First Wisconsin Trust Company	3,965	28,853	5,576	73	5,528	43,849	27,803	4,744	0	11,302	7,059

		Assets						Liabilities		Capital		
City	Bank	Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Milwaukee	Kilbourn State Bank	2,249	35,254	43,983	1,197	2,659	82,948	59,101	8,902	0	14,945	1,427
Milwaukee	Layton State Bank	3,206	31,937	11,935	188	1,129	48,019	42,131	300	0	5,588	386
Milwaukee	Liberty Bank	1,921	2,589	22,708	263	2,027	28,982	26,198	1,204	0	1,580	(426)
Milwaukee	Lincoln State Bank	7,009	21,772	68,637	663	3,592	100,347	92,230	347	0	7,770	607
Milwaukee	M&I Greater Milwaukee Bank	3,686	15,550	67,716	679	1,655	87,928	80,549	710	0	6,669	1,106
Milwaukee	**M&I Marshall & Ilsley Bank**	**359,634**	**573,779**	**1,647,139**	**21,278**	**89,239**	**2,648,613**	**1,981,499**	**475,237**	**5,000**	**186,877**	**27,565**
Milwaukee	**Marshall & Ilsley Trust Company**	**28,088**	**5,612**	**0**	**0**	**11,684**	**45,384**	**0**	**36,229**	**0**	**9,155**	**3,346**
Milwaukee	**Milwaukee Western Bank**	**4,804**	**65,746**	**27,187**	**885**	**2,302**	**99,154**	**80,936**	**8,218**	**0**	**10,000**	**1,113**
Milwaukee	**Mitchell Bank**	**6,548**	**24,243**	**25,658**	**479**	**2,413**	**58,383**	**52,355**	**402**	**0**	**5,626**	**381**
Milwaukee	**North Milwaukee State Bank**	**2,058**	**15,051**	**12,963**	**128**	**889**	**30,233**	**28,240**	**240**	**75**	**1,678**	**102**
Milwaukee	Park Bank	15,789	50,743	145,027	2,600	4,411	213,370	182,082	12,351	0	18,937	2,698
Milwaukee	Valley Bank Milwaukee	1,104	2,285	3,986	50	1,541	8,866	4,271	128	0	4,467	(533)
Mineral Point	Farmers Savings Bank	4,617	17,604	32,178	424	1,073	55,048	49,846	617	0	4,585	733
Minocqua	First Wis. Bank of Minocqua	3,832	35,646	42,736	722	2,218	83,710	73,347	5,321	0	5,042	1,032
Mondovi	Bank of Mondovi	3,958	9,206	21,645	290	671	35,190	32,182	382	0	2,626	428
Monroe	**Bank One, Monroe**	**5,299**	**25,129**	**72,576**	**862**	**2,416**	**104,558**	**92,446**	**3,596**	**0**	**8,516**	**1,501**
Montello	**The Montello State Bank**	**1,552**	**13,584**	**21,716**	**146**	**1,349**	**38,055**	**34,827**	**257**	**0**	**2,971**	**385**
Monticello	**Bank of Monticello**	**1,367**	**11,239**	**16,430**	**178**	**1,963**	**30,826**	**26,368**	**395**	**0**	**4,063**	**522**
Mosinee	**M&I Bank of Mosinee**	**1,286**	**7,340**	**24,407**	**524**	**987**	**33,496**	**29,960**	**1,024**	**0**	**2,512**	**476**
Mount Horeb	**State Bank of Mount Horeb**	**2,888**	**12,698**	**51,300**	**371**	**4,638**	**71,153**	**63,281**	**1,232**	**0**	**6,640**	**366**
Mukwonago	Citizens Bank of Mukwonago	8,023	35,726	83,926	1,093	3,486	130,068	119,369	953	0	9,746	1,309
Necedah	The Necedah Bank	1,664	7,438	11,118	183	515	20,552	18,632	166	0	1,754	187
Neillsville	Mid-Wisconsin Neillsville Bank	4,447	18,556	28,675	374	2,899	54,203	47,380	1,073	0	5,750	263
Nekoosa	Nekoosa-Port Edwards St. Bank	3,525	12,811	48,126	577	2,101	65,986	60,086	1,200	0	4,700	575
Neshkoro	Farmers Exchange Bank	775	5,371	10,718	107	308	17,065	15,540	152	0	1,373	161
New Auburn	**Security Bank**	**1,074**	**4,520**	**8,206**	**85**	**332**	**14,047**	**11,892**	**685**	**0**	**1,470**	**166**
New Berlin	**Norwest Bank Wisconsin**	**57,858**	**120,582**	**289,872**	**10,544**	**30,674**	**488,642**	**436,085**	**17,843**	**0**	**34,714**	**(1,975)**
New Glarus	**The Bank of New Glarus**	**2,100**	**12,474**	**27,871**	**478**	**1,342**	**43,309**	**38,579**	**805**	**0**	**3,925**	**458**
New Holstein	**M&I New Holstein Bank**	**1,448**	**17,765**	**28,942**	**310**	**1,105**	**48,950**	**44,744**	**173**	**0**	**4,033**	**462**
New Lisbon	**M&I Community First Bank**	**2,397**	**11,249**	**29,823**	**317**	**1,615**	**44,767**	**41,246**	**374**	**0**	**3,147**	**435**
New London	F&M Bank - New London	1,375	3,083	13,520	160	645	18,463	16,881	242	0	1,340	174
New London	First State Bank	5,579	33,553	87,559	1,002	5,832	131,521	115,610	4,037	0	11,874	1,156
New Richmond	Bank of New Richmond	5,163	15,191	35,662	425	2,117	57,708	51,050	1,749	0	4,909	475
Newburg	State Bank of Newburg	1,688	7,221	13,492	80	565	22,886	19,412	468	0	3,006	348
Nichols	State Bank of Nichols	1,393	2,469	7,988	59	441	12,232	10,666	127	0	1,439	101
Norwalk	**Community State Bank**	**668**	**2,437**	**6,151**	**90**	**224**	**9,390**	**8,166**	**121**	**0**	**1,101**	**124**
Oakfield	**Bank of Oakfield**	**1,095**	**6,581**	**9,478**	**104**	**510**	**17,560**	**15,441**	**122**	**0**	**1,997**	**178**
Oconomowoc	**First Bank of Oconomowoc**	**4,288**	**21,792**	**48,042**	**433**	**3,209**	**76,898**	**67,952**	**2,315**	**0**	**6,631**	**675**
Oconto Falls	**Community Bank of Oconto Cnty**	**1,190**	**4,076**	**10,705**	**69**	**277**	**16,179**	**14,096**	**645**	**0**	**1,438**	**4**
Omro	**F&M Bank - Winnebago County**	**2,731**	**17,230**	**38,275**	**429**	**2,435**	**60,242**	**51,160**	**4,407**	**0**	**4,675**	**732**
Onalaska	M&I Bank of Onalaska	3,402	9,550	32,710	1,337	1,703	46,028	40,963	818	0	4,247	455
Ontario	Bank of Ontario	2,278	761	3,609	57	222	6,813	6,194	82	0	537	45
Oostburg	Oostburg State Bank	3,053	17,396	30,564	682	1,809	52,140	45,482	939	0	5,719	553
Orfordville	Farmers And Merchants Bank	1,070	5,312	8,324	72	399	15,033	13,527	146	0	1,360	87
Osceola	Bank of Osceola	1,826	8,644	20,384	337	1,360	31,877	27,886	1,050	0	2,941	401
Oshkosh	**M&I Western State Bank**	**2,878**	**27,609**	**74,483**	**799**	**2,501**	**106,672**	**92,739**	**5,578**	**0**	**8,355**	**753**
Oshkosh	**Valley Bank of Oshkosh**	**8,918**	**21,993**	**82,423**	**932**	**3,673**	**116,075**	**101,102**	**6,320**	**0**	**8,653**	**880**
Osseo	**United Bank**	**4,193**	**14,383**	**52,778**	**611**	**2,555**	**73,298**	**67,718**	**660**	**0**	**4,911**	**815**
Owen	**Owen-Curtiss State Bank**	**2,755**	**5,844**	**11,189**	**135**	**386**	**20,099**	**18,201**	**150**	**0**	**1,688**	**295**
Palmyra	**Palmyra State Bank**	**1,313**	**9,219**	**7,707**	**89**	**205**	**18,355**	**15,790**	**102**	**0**	**2,463**	**261**
Pewaukee	M&I Greater Waukesha Bank	2,384	1,784	7,421	77	163	11,675	10,214	85	0	1,376	(57)
Phillips	Midamerica Bank North	13,272	20,447	25,108	247	1,327	59,907	55,550	526	0	3,831	410
Pigeon Falls	Pigeon Falls State Bank	533	5,837	9,270	190	597	16,047	14,491	212	0	1,344	76
Pittsville	Peoples State Bank	3,760	17,119	10,752	78	743	32,296	25,563	1,256	0	5,477	406
Platteville	Mound City Bank	3,626	25,959	42,598	477	2,107	73,813	66,431	1,604	0	5,778	668

		Assets						Liabilities		Capital		
City	Bank	Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Plover	M&I Bank of Plover	1,427	8,156	21,479	213	832	31,681	28,978	341	0	2,362	238
Plymouth	Dairy State Bank	3,490	7,509	26,566	210	1,923	39,278	35,814	388	0	3,076	279
Port Washington	The Port Washington State Bank	7,167	36,764	62,479	549	3,896	109,757	99,292	2,135	0	8,330	650
Portage	First Wisconsin Bank of Portage	2,880	31,046	37,169	536	2,100	72,659	66,476	571	0	5,612	884
Potosi	F&M Bank - Potosi	1,058	6,897	15,836	188	724	24,327	21,840	274	0	2,213	310
Pound	**Farmers State Bank**	**3,705**	**12,448**	**44,549**	**459**	**1,585**	**61,828**	**56,748**	**626**	**0**	**4,454**	**620**
Poy Sippi	**Farmers State Bank**	**2,546**	**1,972**	**9,717**	**115**	**487**	**14,607**	**13,365**	**228**	**0**	**1,014**	**111**
Poynette	**Bank of Poynette**	**2,316**	**5,751**	**13,437**	**164**	**821**	**22,161**	**20,121**	**223**	**0**	**1,817**	**304**
Prairie Du Chien	**Peoples State Bank**	**3,540**	**21,950**	**38,156**	**420**	**2,474**	**65,700**	**59,296**	**864**	**0**	**5,540**	**554**
Prairie Du Chien	**Prairie City Bank**	**2,708**	**21,604**	**36,558**	**491**	**1,897**	**62,276**	**53,083**	**1,849**	**0**	**7,344**	**689**
Prairie Du Sac	Bank of Prairie Du Sac	3,399	29,611	46,218	790	1,518	79,956	67,917	1,810	0	10,229	1,238
Prairie Farm	First State Bank of Prairie Farm	1,335	7,836	5,349	74	322	14,768	13,280	100	0	1,388	111
Prentice	Community St. Bank of Prentice	691	2,152	4,260	43	163	7,223	6,315	35	0	873	8
Pulaski	Pulaski State Bank	3,042	22,078	43,461	467	1,949	70,063	61,612	1,071	0	7,380	916
Racine	Bank of Elmwood	7,582	18,513	84,547	847	5,214	115,009	103,086	3,434	0	8,489	972
Racine	**First Wisconsin Bank of Racine**	**6,136**	**35,473**	**78,073**	**1,214**	**4,917**	**123,385**	**111,887**	**3,800**	**0**	**7,698**	**1,449**
Racine	**Heritage Bank And Trust**	**37,705**	**167,738**	**307,267**	**3,842**	**19,616**	**528,484**	**463,228**	**29,481**	**0**	**35,775**	**4,880**
Racine	**Johnson Heritage Trust Company**	**2**	**787**	**0**	**0**	**178**	**967**	**0**	**96**	**0**	**871**	**165**
Racine	**M&I Bank of Racine**	**5,643**	**38,676**	**72,168**	**844**	**3,332**	**118,975**	**108,201**	**2,085**	**0**	**8,689**	**1,352**
Random Lake	**State Bank of Random Lake**	**4,432**	**8,170**	**18,908**	**177**	**1,515**	**32,848**	**29,366**	**516**	**0**	**2,966**	**172**
Reedsburg	Farmers And Merchants Bank	3,277	24,854	61,790	330	3,042	92,633	82,377	3,677	0	6,579	830
Reedsburg	The Reedsburg Bank	3,769	25,917	38,233	488	4,200	71,631	64,446	1,261	0	5,924	456
Reeseville	State Bank of Reeseville	1,303	5,735	11,357	166	563	18,792	16,599	202	0	1,991	194
Rhinelander	M&I Merchants Bank	4,386	17,063	68,572	792	2,775	92,004	83,427	1,693	0	6,884	1,170
Rice Lake	Dairy State Bank	5,354	23,468	50,748	685	2,035	80,920	73,270	1,324	0	6,326	850
Richland Center	**Richland County Bank**	**3,382**	**38,377**	**32,823**	**332**	**1,726**	**75,976**	**66,259**	**907**	**0**	**8,810**	**919**
Ridgeland	**Farmers State Bank**	**1,234**	**5,985**	**7,059**	**70**	**208**	**14,416**	**12,816**	**102**	**0**	**1,498**	**145**
Ripon	**M&I Central State Bank**	**5,828**	**32,849**	**140,589**	**1,440**	**8,842**	**186,668**	**169,631**	**1,875**	**0**	**15,162**	**771**
River Falls	**River Falls State Bank**	**9,234**	**5,773**	**28,859**	**656**	**2,004**	**45,214**	**40,124**	**553**	**0**	**4,537**	**508**
Roberts	**Bank St. Croix**	**1,151**	**1,694**	**6,023**	**125**	**865**	**9,608**	**8,652**	**56**	**0**	**900**	**(45)**
Rosholt	State Bank of Rosholt	2,246	6,585	14,489	177	1,243	24,386	22,484	169	0	1,733	210
Rothschild	River Valley State Bank	7,666	14,616	49,906	477	2,190	73,901	64,476	4,401	0	5,024	821
Rudolph	Farmers & Merchants Bank	796	10,892	9,823	79	523	21,865	19,032	407	0	2,426	148
Saint Cloud	State Bank of Saint Cloud	1,460	4,499	11,430	159	1,003	18,233	15,852	781	0	1,600	60
Schofield	Intercity State Bank	5,013	12,538	31,387	274	1,900	50,564	46,009	888	0	3,667	481
Sharon	**Sharon State Bank**	**781**	**4,872**	**7,947**	**119**	**186**	**13,617**	**10,410**	**450**	**0**	**2,757**	**242**
Sheboygan	**Associated Sheboygan Bank**	**2,904**	**12,846**	**24,501**	**446**	**1,642**	**41,447**	**37,455**	**1,049**	**400**	**2,543**	**265**
Sheboygan	**Community Bank of Sheboygan**	**1,302**	**6,012**	**12,033**	**146**	**1,715**	**20,916**	**18,465**	**227**	**0**	**2,224**	**(179)**
Sheboygan	**Norwest Bank Wis. East Central**	**44,826**	**191,022**	**213,711**	**9,193**	**17,843**	**458,209**	**377,584**	**51,564**	**2,000**	**27,261**	**(375)**
Sheboygan	**Norwest Investments & Trust Co.**	**1,958**	**125**	**0**	**0**	**193**	**2,276**	**0**	**259**	**0**	**2,017**	**737**
Shell Lake	Shell Lake State Bank	5,932	16,176	24,904	590	2,910	48,432	41,828	460	0	6,144	558
Somerset	Bank of Somerset	2,110	8,498	15,176	151	725	26,358	23,593	521	0	2,244	274
South Milwaukee	M&I Home State Bank	2,237	22,385	28,036	243	1,332	53,747	49,213	351	0	4,183	743
South Wayne	Bank of South Wayne	3,577	7,224	8,490	15	354	19,630	15,700	254	0	3,676	343
Sparta	First Bank of Sparta	1,878	19,528	26,934	327	1,071	49,084	42,710	1,015	0	5,359	454
Spencer	**Spencer State Bank**	**1,609**	**7,950**	**15,998**	**247**	**776**	**26,086**	**22,838**	**433**	**0**	**2,815**	**210**
Spooner	**Bank of Spooner**	**2,478**	**13,319**	**43,479**	**647**	**2,870**	**61,499**	**56,386**	**245**	**0**	**4,868**	**95**
Spring Green	**Valley Bank Southwest**	**9,443**	**43,526**	**136,277**	**1,417**	**6,098**	**193,927**	**170,552**	**9,362**	**0**	**14,013**	**2,593**
Spring Valley	**The Bank of Spring Valley**	**2,500**	**19,373**	**13,795**	**218**	**1,131**	**36,581**	**31,504**	**301**	**0**	**4,776**	**502**
St Francis	**F&M Bank St Francis**	**2,524**	**7,246**	**26,182**	**344**	**3,708**	**39,316**	**33,126**	**394**	**500**	**5,296**	**253**
Stanley	Farmers & Merchants State Bank	1,234	15,808	21,130	590	814	38,396	34,451	792	0	3,153	274
Stevens Point	Bank of Park Ridge	2,304	7,396	16,007	374	579	25,906	23,854	175	0	1,877	67
Stockbridge	State Bank of Stockbridge	700	6,849	4,046	92	301	11,804	10,063	204	0	1,537	154
Stoddard	Bank of Stoddard	925	2,255	4,945	93	171	8,203	7,595	57	0	551	42
Stoughton	Stoughton State Bank	8,568	13,336	14,713	147	618	37,088	33,456	1,035	0	2,597	275

City	Bank	Assets						Liabilities		Capital		
		Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Stratford	Stratford State Bank	2,155	19,029	25,516	424	1,894	48,170	42,857	787	0	4,526	510
Sturgeon Bay	Bank of Sturgeon Bay	8,868	47,215	121,197	1,210	7,683	183,753	160,533	4,077	0	19,143	2,328
Sun Prairie	Bank of Sun Prairie	12,334	15,593	76,648	750	3,198	107,023	88,449	1,045	0	17,529	1,425
Superior	Community Bank And Trust Co	1,302	7,445	19,052	259	690	28,230	25,889	142	0	2,199	168
Superior	Moneor Bank of Superior	1,910	10,947	14,585	131	960	28,271	25,486	230	0	2,555	306
Theresa	**Theresa State Bank**	**491**	**6,019**	**8,815**	**96**	**389**	**15,618**	**13,762**	**244**	**0**	**1,612**	**(6)**
Tomah	**Farmers & Merchants Bank**	**6,076**	**25,757**	**47,018**	**401**	**2,782**	**81,232**	**73,827**	**758**	**0**	**6,647**	**645**
Tomah	**First Bank of Tomah**	**4,576**	**11,177**	**17,293**	**196**	**682**	**33,532**	**30,378**	**549**	**0**	**2,605**	**320**
Tomahawk	**Bradley Bank**	**2,646**	**9,201**	**25,515**	**335**	**1,839**	**38,866**	**35,972**	**262**	**0**	**2,632**	**(120)**
Trempealeau	**Citizens State Bank**	**604**	**3,776**	**6,140**	**145**	**198**	**10,573**	**9,445**	**130**	**0**	**998**	**107**
Turtle Lake	Bank of Turtle Lake	2,095	10,077	17,914	325	959	30,720	28,125	226	0	2,369	254
Two Rivers	First Wis. Bank of Two Rivers	2,748	20,000	44,177	727	2,283	68,481	60,490	3,565	0	4,426	738
Union Grove	Community State Bank	4,347	13,819	49,751	570	2,187	69,534	62,823	1,332	0	5,379	750
Verona	Bank of Verona	2,643	18,328	33,308	279	2,774	56,774	50,167	515	0	6,092	422
Viroqua	The State Bank of Viroqua	4,754	12,955	28,997	262	1,206	47,650	42,774	279	0	4,597	581
Wabeno	**State Bank of Wabeno**	**922**	**5,080**	**8,735**	**130**	**486**	**15,093**	**13,758**	**158**	**0**	**1,177**	**42**
Waldo	**Waldo State Bank**	**1,099**	**4,677**	**7,525**	**50**	**227**	**13,478**	**11,096**	**183**	**0**	**2,199**	**180**
Walworth	**Walworth State Bank**	**2,164**	**18,334**	**47,760**	**434**	**2,484**	**70,317**	**62,046**	**691**	**0**	**7,580**	**828**
Washburn	**First Am. Bank of Apostle Islands**	**741**	**11,886**	**27,818**	**363**	**1,734**	**41,816**	**34,658**	**4,297**	**0**	**2,861**	**179**
Waterford	**Waterford State Bank**	**1,821**	**9,324**	**21,559**	**214**	**1,072**	**33,562**	**28,921**	**516**	**0**	**4,125**	**392**
Waterloo	Farmers & Merchants State Bank	2,433	16,766	41,712	418	2,220	62,713	54,583	741	0	7,389	677
Watertown	M&I Bank of Watertown	2,870	21,611	37,121	571	1,962	62,993	55,726	2,587	0	4,680	661
Waukesha	First Wis. Bank of Waukesha	3,716	15,739	43,510	676	2,406	64,695	60,137	681	0	3,877	414
Waukesha	Waukesha State Bank	18,883	48,902	195,044	1,807	8,752	269,774	229,129	16,356	0	24,289	3,200
Waumandee	Waumandee State Bank	937	8,648	8,306	141	414	18,164	15,336	333	0	2,495	302
Waunakee	**Bank of Waunakee**	**1,940**	**6,382**	**25,751**	**244**	**1,185**	**35,014**	**31,414**	**642**	**0**	**2,958**	**273**
Waupaca	**The Farmers State Bank**	**3,329**	**22,852**	**41,140**	**410**	**1,649**	**68,560**	**58,269**	**3,177**	**0**	**7,114**	**888**
Waupun	**Norwest Bank Wisconsin Waupun**	**4,144**	**27,033**	**23,873**	**592**	**1,422**	**55,880**	**48,314**	**4,155**	**0**	**3,411**	**558**
Wausau	**Bank of Athens**	**2,982**	**21,950**	**42,107**	**665**	**2,593**	**68,967**	**62,911**	**729**	**57**	**5,270**	**463**
Wausau	**Citizens Bank & Trust**	**4,240**	**18,274**	**42,775**	**632**	**3,240**	**67,897**	**59,761**	**2,677**	**0**	**5,459**	**300**
Wausau	Peoples State Bank	10,788	31,936	72,842	764	3,077	117,879	104,454	2,575	0	10,850	1,335
Wautoma	Union State Bank	9,106	25,761	50,819	657	2,584	87,613	78,743	816	0	8,054	906
Wauwatosa	First Wisconsin Bank of Mayfair	7,258	30,040	77,704	1,096	2,319	116,225	107,948	1,118	0	7,159	1,679
Wauwatosa	M&I Wauwatosa State Bank	14,122	85,040	145,787	840	5,173	249,282	226,300	4,600	0	18,382	2,870
Wauwatosa	Valley Bank	11,453	26,725	92,706	1,079	4,499	134,304	121,616	2,855	0	9,833	1,021
West Allis	**Central Bank**	**5,290**	**30,712**	**27,477**	**211**	**2,166**	**65,434**	**59,648**	**803**	**0**	**4,983**	**411**
West Bend	**Bank One, West Bend**	**9,358**	**17,141**	**104,215**	**1,147**	**4,906**	**133,963**	**113,484**	**10,370**	**0**	**10,109**	**1,604**
West Salem	**Union State Bank of West Salem**	**1,489**	**6,865**	**12,923**	**132**	**693**	**21,838**	**19,537**	**339**	**0**	**1,962**	**105**
Westby	**Westby-Coon Valley State Bank**	**1,869**	**19,882**	**32,962**	**500**	**1,323**	**55,536**	**47,446**	**382**	**0**	**7,708**	**697**
Whitehall	**John O. Melby & Co. Bank**	**2,074**	**18,302**	**14,930**	**331**	**1,015**	**35,990**	**32,049**	**329**	**0**	**3,612**	**332**
Whitewater	Commercial Bank	3,834	22,287	23,805	172	1,430	51,184	46,077	631	0	4,476	384
Whitewater	First Citizens State Bank	5,361	15,704	45,062	524	1,476	67,079	59,405	1,219	30	6,425	901
Winter	Chippewa Valley Bank	3,016	3,629	16,192	158	419	23,098	21,223	121	0	1,754	305
Wisconsin Dells	Bank of Wisconsin Dells	8,490	25,699	66,483	644	4,105	104,133	92,854	1,533	0	9,746	1,150
Wisconsin Rapids	Community State Bank	1,922	19,309	18,362	248	1,204	40,549	36,050	865	0	3,634	273
Wisconsin Rapids	**Wood County Trust Company**	**196**	**910**	**0**	**0**	**140**	**1,246**	**0**	**68**	**0**	**1,178**	**128**
Withee	**State Bank of Withee**	**669**	**5,737**	**12,990**	**180**	**452**	**19,668**	**17,977**	**241**	**0**	**1,450**	**269**
Wittenberg	**F&M Bank**	**9,473**	**41,990**	**116,853**	**1,567**	**5,674**	**172,423**	**156,963**	**2,906**	**0**	**12,554**	**1,396**
Wonewoc	**State Bank of Wonewoc**	**559**	**11,852**	**7,589**	**125**	**533**	**20,408**	**17,379**	**218**	**0**	**2,811**	**213**
Woodford	**Woodford State Bank**	**1,445**	**9,493**	**10,560**	**112**	**683**	**22,069**	**20,179**	**190**	**0**	**1,700**	**223**
Woodruff	Lakeland State Bank	3,833	20,566	49,318	492	3,218	76,443	67,794	2,554	0	6,095	457
Woodville	Citizens State Bank	2,635	7,205	9,681	66	906	20,361	18,818	148	0	1,395	106

NATIONALLY-CHARTERED BANKS

		Assets						Liabilities		Capital		
City	Bank	Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Appleton	Bank One, Appleton, NA	80,210	111,261	222,818	2,395	12,467	424,361	355,533	37,504	0	31,324	4,446
Ashland	M&I National Bank of Ashland	1,870	12,046	47,349	491	1,658	62,432	55,359	2,150	0	4,923	802
Baldwin	First National Bank of Baldwin	2,983	14,588	41,501	384	2,023	60,711	52,993	2,234	0	5,484	674
Bangor	First National Bank of Bangor	2,471	14,277	43,392	444	1,106	60,802	53,227	1,902	0	5,673	925
Baraboo	Baraboo National Bank	12,789	18,033	91,966	854	4,319	126,253	116,111	786	0	9,356	1,287
Baraboo	**First Nat. Bank & Trust Co.**	**3,365**	**24,545**	**26,716**	**400**	**1,872**	**56,098**	**48,989**	**686**	**0**	**6,423**	**500**
Barron	**First National Bank of Barron**	**1,143**	**8,543**	**17,617**	**151**	**1,013**	**28,165**	**26,174**	**205**	**0**	**1,786**	**208**
Beaver Dam	**American National Bank**	**6,747**	**46,699**	**26,100**	**319**	**2,136**	**81,563**	**74,078**	**625**	**0**	**6,660**	**623**
Beaver Dam	**Valley First National Bank**	**3,392**	**16,667**	**56,883**	**582**	**2,190**	**78,550**	**66,810**	**6,159**	**0**	**5,581**	**963**
Beloit	**First Nat. Bank & Trust Co.**	**13,967**	**42,905**	**94,694**	**1,217**	**6,465**	**156,814**	**126,098**	**15,890**	**0**	**14,826**	**1,548**
Berlin	First National Bank of Berlin	1,968	17,827	23,585	415	767	43,732	35,494	3,578	0	4,660	529
Blanchardville	First National Bank	752	2,812	6,892	144	431	10,743	10,470	71	0	202	(598)
Boyceville	National Bank of Boyceville	712	6,534	9,771	146	512	17,383	15,674	149	0	1,560	164
Brookfield	First Wis. Nat Bank of Brookfield	19,603	38,342	76,331	1,055	3,277	136,498	126,311	2,036	0	8,151	1,624
Columbus	First National Bank	1,184	21,199	17,447	185	1,156	40,801	35,247	825	0	4,729	359
Cudahy	**M&I First Nat. Bank of Cudahy**	**1,615**	**11,345**	**31,338**	**469**	**1,891**	**45,720**	**41,558**	**304**	**0**	**3,858**	**385**
Darlington	**Citizens National Bank**	**2,915**	**21,806**	**30,413**	**829**	**2,481**	**56,786**	**48,436**	**631**	**0**	**7,719**	**652**
Darlington	**First National Bank**	**1,190**	**15,963**	**10,536**	**128**	**909**	**28,470**	**25,645**	**256**	**0**	**2,569**	**207**
Durand	**Security Nat. Bank of Durand**	**2,814**	**45,086**	**34,704**	**462**	**2,053**	**84,175**	**71,731**	**557**	**0**	**11,887**	**991**
Eagle River	**First Nat. Bank of Eagle River**	**3,969**	**15,009**	**31,740**	**206**	**1,965**	**52,477**	**47,026**	**897**	**0**	**4,554**	**383**
Eau Claire	First Wis. Nat. Bank of Eau Claire	20,623	56,304	168,090	2,500	6,644	249,161	214,737	18,920	0	15,504	3,394
Eau Claire	Norwest Bank Wis. Eau Claire, NA	24,664	47,480	99,070	2,289	5,254	174,179	133,671	32,447	45	8,016	1,606
Elkhorn	Bank One, Elkhorn, NA	4,728	31,998	83,122	938	2,762	121,672	102,748	9,038	0	9,886	1,637
Fond Du Lac	First Wis. Nat. Bank of Fond Du Lac	12,867	54,568	150,337	2,274	6,826	222,324	187,038	22,027	0	13,259	2,551
Fond Du Lac	National Exchange Bank & Trust	22,197	57,408	185,528	3,864	6,752	268,021	213,494	27,466	0	27,061	3,988
Genoa City	**American Nat. Bank & Trust Co.**	**1,150**	**5,859**	**11,475**	**136**	**2,791**	**21,099**	**18,693**	**447**	**0**	**1,959**	**(499)**
Glenwood City	**First National Bank of Glenwood**	**1,124**	**4,719**	**13,772**	**279**	**667**	**20,003**	**16,914**	**568**	**0**	**2,521**	**122**
Green Bay	**Associated Kellogg Bank, NA**	**52,753**	**105,694**	**499,665**	**5,845**	**24,555**	**676,822**	**503,356**	**108,579**	**17,000**	**47,887**	**9,202**
Green Bay	**Norwest Bank Wis. Green Bay, NA**	**2,805**	**21,619**	**43,343**	**1,502**	**1,795**	**68,058**	**59,885**	**4,749**	**0**	**3,424**	**663**
Greenfield	**First Wis. Nat. Bank of Southgate**	**6,140**	**20,874**	**64,011**	**882**	**2,291**	**92,434**	**85,822**	**1,082**	**0**	**5,530**	**1,291**
Hager City	Hiawatha National Bank	1,052	4,084	16,282	150	735	22,003	20,080	188	0	1,735	61
Hartford	First National Bank of Hartford	8,273	24,912	45,560	549	3,566	81,762	72,065	799	0	8,898	822
Hartland	M&I Lake Country National Bank	1,952	7,911	28,628	290	1,347	39,548	36,372	366	0	2,810	436
Hayward	Peoples Nat. Bank of Hayward	3,783	26,846	40,542	432	2,723	73,462	63,978	1,953	0	7,531	704
Hudson	First National Bank of Hudson	3,495	17,227	37,799	397	2,957	61,081	56,115	471	0	4,495	608
Janesville	**Bank One, Janesville NA**	**8,808**	**57,259**	**119,187**	**1,420**	**7,619**	**191,453**	**169,134**	**7,512**	**0**	**15,007**	**2,232**
Janesville	**Rock County National Bank**	**11,259**	**36,686**	**77,849**	**1,404**	**7,834**	**132,224**	**117,427**	**4,965**	**0**	**9,832**	**737**
Kenosha	**First National Bank of Kenosha**	**18,413**	**152,591**	**183,060**	**2,151**	**13,484**	**365,397**	**297,299**	**30,922**	**0**	**37,176**	**5,350**
La Crosse	**Norwest Bank La Crosse, NA**	**15,769**	**79,405**	**136,653**	**1,052**	**5,774**	**236,549**	**201,256**	**21,564**	**800**	**12,929**	**3,462**
Ladysmith	**Pioneer National Bank**	**5,917**	**21,018**	**17,046**	**226**	**1,367**	**45,122**	**38,038**	**3,633**	**0**	**3,451**	**620**
Lake Geneva	Citizens Nat. Bank of Lake Geneva	3,827	9,325	31,900	184	1,152	46,020	42,039	324	0	3,657	711
Lake Geneva	First Bank SE of Lake Geneva, NA	12,229	43,250	99,179	931	6,668	160,395	139,784	8,450	0	12,161	1,745
Madison	First Wis. Nat. Bank of Madison	103,179	138,443	432,548	7,205	32,980	699,945	584,552	74,235	0	41,158	10,402
Manitowoc	Associated Bank Lakeshore, NA	10,470	75,348	147,914	1,918	8,656	240,470	191,916	24,034	5,500	19,020	3,373
Manitowoc	First Nat. Bank In Manitowoc	8,504	47,614	90,678	1,098	4,856	150,554	129,483	9,777	0	11,294	1,702
Marinette	**Stephenson Nat. Bank & Trust**	**3,454**	**26,955**	**58,484**	**900**	**2,522**	**90,315**	**77,385**	**3,886**	**0**	**9,044**	**986**
Marshfield	**Associated Citizens Bank, NA**	**9,187**	**34,714**	**78,181**	**786**	**2,774**	**124,070**	**100,634**	**14,473**	**1,200**	**7,763**	**1,341**
Medford	**Fidelity National Bank**	**2,743**	**5,052**	**23,326**	**141**	**961**	**31,941**	**28,969**	**743**	**0**	**2,229**	**243**
Menasha	**First National Bank - Fox Valley**	**3,973**	**12,629**	**33,409**	**340**	**1,160**	**50,831**	**45,857**	**1,458**	**0**	**3,516**	**313**
Mequon	**First Wis. Nat. Bank of Mequon**	**8,279**	**22,214**	**28,591**	**473**	**989**	**59,600**	**55,646**	**785**	**0**	**3,169**	**675**
Milwaukee	Bank One Wis. Trust Company, NA	596	22,239	0	0	3,007	25,842	0	5,224	0	20,618	8,334
Milwaukee	Bank One, Milwaukee, NA	247,200	453,746	1,993,205	23,876	158,675	2,828,950	2,162,837	453,249	0	212,864	33,073
Milwaukee	First Bank Southeast, NA	15,128	45,795	216,317	2,162	15,385	290,463	263,484	6,643	0	20,336	2,378
Milwaukee	First Bank, NA	114,231	113,584	1,153,251	24,500	68,750	1,425,316	902,302	431,802	18,000	73,212	2,886
Milwaukee	First Wis. Nat. Bank of Milwaukee	554,723	678,315	2,541,262	54,095	206,384	3,926,609	2,847,874	830,956	0	247,779	54,648

		Assets						Liabilities		Capital		
City	Bank	Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Milwaukee	University National Bank	3,118	12,105	21,483	1,091	1,848	37,463	34,968	276	0	2,219	(1,013)
Monroe	First National Bank And Trust	4,222	34,219	69,787	1,456	5,544	112,316	102,680	1,496	0	8,140	1,371
Neenah	Associated Bank, NA	22,783	79,238	168,207	2,047	8,525	276,706	229,992	24,820	2,000	19,894	2,677
Neillsville	M&I Nat. Bank of Neillsville	872	12,563	28,787	418	1,422	43,226	36,107	3,832	0	3,287	480
New Richmond	First Nat. Bank of New Richmond	2,867	7,627	28,807	145	3,064	42,220	38,496	326	0	3,398	415
Niagara	**First National Bank of Niagara**	**4,904**	**3,341**	**17,050**	**188**	**810**	**25,917**	**23,265**	**213**	**0**	**2,439**	**194**
Oak Creek	**Tri City Nat. Bank of Oak Creek**	**13,825**	**52,611**	**182,939**	**1,942**	**22,171**	**269,604**	**240,402**	**3,334**	**0**	**25,868**	**2,441**
Oconto	**First Nat. Bank of Wisconsin**	**6,380**	**36,947**	**67,115**	**671**	**5,169**	**114,949**	**102,213**	**3,934**	**0**	**8,802**	**278**
Oregon	**Community National Bank**	**790**	**8,884**	**20,585**	**136**	**887**	**31,010**	**28,361**	**389**	**0**	**2,260**	**383**
Oshkosh	**Bank One, Oshkosh, NA**	**12,218**	**21,907**	**74,558**	**877**	**3,403**	**111,009**	**96,595**	**6,200**	**0**	**8,214**	**1,133**
Oshkosh	First Wis. Nat. Bank of Oshkosh	15,511	31,909	182,800	2,544	9,146	236,822	207,527	15,800	0	13,495	2,998
Park Falls	First Nat. Bank of Park Falls	2,983	16,071	37,034	192	2,425	58,321	52,759	777	0	4,785	530
Peshtigo	Peshtigo National Bank	1,893	11,535	16,278	207	1,465	30,964	27,972	402	0	2,590	138
Platteville	Clare Bank, NA	7,203	49,787	39,665	1,189	5,707	101,173	89,282	2,723	0	9,168	1,200
Platteville	First Nat. Bank of Platteville	3,882	11,749	42,711	427	2,661	60,576	54,160	908	0	5,508	606
Portage	**First National Bank of Portage**	**4,059**	**25,491**	**73,231**	**586**	**5,173**	**107,368**	**97,660**	**2,325**	**0**	**7,383**	**1,188**
Princeton	**First Wis. Nat. Bank of Princeton**	**1,001**	**13,687**	**23,794**	**398**	**967**	**39,051**	**34,511**	**2,290**	**0**	**2,250**	**503**
Racine	**Bank One, Racine, NA**	**19,572**	**85,338**	**229,139**	**2,715**	**11,492**	**342,826**	**292,053**	**24,977**	**0**	**25,796**	**3,648**
Rhinelander	**Valley First National Bank**	**6,846**	**36,717**	**74,966**	**788**	**4,620**	**122,361**	**107,985**	**4,159**	**0**	**10,217**	**1,538**
Rice Lake	**First Wis. Nat. Bank of Rice Lake**	**2,563**	**24,686**	**44,288**	**736**	**1,780**	**72,581**	**67,527**	**587**	**0**	**4,467**	**847**
Ripon	Valley First Nat. Bank of Ripon	2,851	13,779	34,360	356	1,361	51,995	47,943	391	0	3,661	570
River Falls	First Nat. Bank of River Falls	4,401	34,232	65,232	650	2,678	105,893	93,077	3,259	0	9,557	1,206
Saint Croix Falls	First Nat. Bank of St. Croix Falls	2,063	14,133	24,446	387	2,049	42,304	38,904	399	0	3,001	(45)
Shawano	Citizens Bank, NA	5,395	30,147	65,687	486	3,341	104,084	88,892	2,403	0	12,789	698
Shawano	Valley Bank of Shawano, NA	5,369	41,977	76,504	813	4,239	127,276	112,048	5,840	0	9,388	1,747
Sheboygan	**First Wis. Nat. Bank of Sheboygan**	**18,075**	**74,173**	**303,914**	**4,581**	**13,113**	**404,694**	**292,883**	**84,992**	**0**	**26,819**	**6,043**
Sparta	**Union Nat. Bank & Trust Co.**	**5,133**	**18,209**	**24,972**	**391**	**915**	**48,838**	**42,641**	**1,160**	**0**	**5,037**	**506**
Stevens Point	**Bank One, Stevens Point, NA**	**14,721**	**19,469**	**112,031**	**1,342**	**4,770**	**149,649**	**131,413**	**6,517**	**0**	**11,719**	**1,677**
Stevens Point	**M&I First Nat. Bank of St. Point**	**16,817**	**43,021**	**98,643**	**1,095**	**3,921**	**161,307**	**146,439**	**1,861**	**0**	**13,007**	**1,785**
Stoughton	**First Nat. Bank of Stoughton**	**3,242**	**18,252**	**21,436**	**214**	**1,961**	**44,677**	**39,133**	**1,014**	**0**	**4,530**	**419**
Sturgeon Bay	First National Bank	4,413	14,503	33,072	341	3,034	54,681	50,224	241	0	4,216	41
Superior	M&I First Nat. Bank of Superior	4,000	27,831	50,664	667	2,698	84,616	74,807	2,904	0	6,905	900
Superior	National Bank of Commerce	14,079	38,932	96,219	1,445	3,556	151,341	125,082	11,822	0	14,437	1,762
Superior	Superior National Bank	722	8,924	5,301	210	440	15,177	11,997	423	0	2,757	220
Tigerton	First National Bank In Tigerton	2,866	2,454	7,430	59	398	13,089	11,870	274	0	945	89
Viroqua	**First National Bank In Viroqua**	**3,013**	**14,826**	**21,644**	**451**	**1,198**	**40,250**	**35,762**	**409**	**0**	**4,079**	**587**
Watertown	**Valley Bank, South Central, NA**	**4,423**	**16,435**	**46,380**	**465**	**3,258**	**70,031**	**60,705**	**4,726**	**0**	**4,600**	**725**
Waupaca	**First National Bank of Waupaca**	**6,180**	**16,198**	**72,943**	**400**	**2,180**	**97,101**	**88,613**	**1,560**	**0**	**6,928**	**1,019**
Waupun	**The National Bank of Waupun**	**3,343**	**15,621**	**32,782**	**291**	**1,400**	**52,855**	**45,677**	**1,200**	**0**	**5,978**	**636**
Wausau	**First Wis. Nat. Bank of Wausau**	**6,949**	**29,210**	**54,143**	**829**	**2,790**	**92,463**	**78,320**	**8,903**	**0**	**5,240**	**703**
Wausau	M&I First American Nat. Bank	21,202	70,743	210,619	2,232	13,073	313,405	269,277	21,207	0	22,921	3,515
West Bend	M&I First National Bank	16,426	68,206	102,901	1,123	5,443	191,853	169,848	6,524	0	15,481	2,944
Wisconsin Rapids	First Nat. Bank of Wis. Rapids	7,230	81,292	61,414	913	4,887	153,910	139,921	1,902	0	12,087	1,336
Wisconsin Rapids	Wood County Nat. Bank & Trust	8,059	38,666	84,839	1,150	4,428	134,842	112,290	6,111	0	16,441	2,619

Footnotes *(a) Cash— Includes currency and coin and both interest-bearing and noninterest-bearing balances due from depository institutions. (b) Investments Owned— Includes securities, federal funds sold and securities purchased under agreements to resell. (c) Total Loans— Includes all loans and lease financing receivables, net of unearned income. (d) Loan Reserve—Allowance for loan and lease losses. (e) Other Assets— Includes assets held in trading accounts, premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries, customers' liability on acceptances outstanding, intangible assets, and all other assets. (f) Total Assets— The sum of (a) through (e). (g) Total Deposits— Includes all interest-bearing and noninterest-bearing customer deposits held. (h) Other Liabilities— Includes federal funds purchased, securities sold under agreements to repurchase, demand notes issued to the U.S. Treasury, other borrowed money, mortgage indebtedness and obligations under capitalized leases, bank's liability on acceptances outstanding, and all other liabilities. (i) Capital Notes— Subordinated notes and debentures. (j) Equity Capital— Includes preferred stock, common stock, surplus, undivided profits, and all other capital reserves. (k) Net Income— Income earned after all expenses, taxes, and extraordinary items.*

KEY BANK RATIOS

CAUTION: This information is presented only as a basic guide to understanding bank operations and the regulation of banking institutions. A typical bank examination consumes hundreds of hours of extremely detailed financial analysis work, so it is inaccurate and misleading to draw conclusions about any bank's strength, safety or soundness based on a review of these isolated ratios. Use this summary only as a guide; speak personally to your banker should you be interested in further information.

Chart Headings:

a) Cash
b) Investments Owned by the Bank
c) Total Loans
d) Loan Reserve
e) Other Assets
f) Total Assets
g) Total Deposits
h) Other Liabilities
i) Capital Notes
j) Equity Capital
k) Net Income

	Formula	Average, state-chartered banks
Indicates Bank Strength		
Total Capital to Assets	i + j + d divided by f + d	9.1%
Indicates Bank Liquidity		
Loans to Deposits	c divided by g	71.3%
Loans to Assets	d divided by f	61.5%
Indicates Bank's ability to absorb loan losses		
Loan Reserve to Loans	d divided by c	1.33%
Indicates Bank Stockholders' Return on Investment		
Net Income to Equity Capital and Capital Notes	k divided by j + i	11.65%
Indicates Bank Profitability		
Net Income to Total Assets	k divided by f	.97%

GLOSSARY OF SELECTED FINANCE TERMS

Please reference state statute and federal law for precise legal definitions.

A

accrual basis: an accounting system in which income and expenses are recorded at the time they are earned or incurred, even though they have not yet actually been received or paid.

accrued interest: interest that has accumulated since the last payment.

acid test ratio: considered a critical measure of a firm's capacity to raise cash in order to meet its short term obligations. Add cash and receivables; divide by current liabilities. A ratio of 1-to-1 is acceptable.

actuarial method: also called the simple interest method under which the merchant applies a payment first to the finance charge earned, and then applies the remaining portion to the unpaid balance.

acquisition: when one firm takes over controlling interest of another; also called merger.

adjustment: a payment made to a customer, often in the form of a credit to the account, made when a math error or violation of law is discovered in an examination.

adjustable rate mortgage: a real estate mortgage in which the parties agree to predetermined intervals at which the interest rate being charged may be adjusted, based on an index which is outside the control of the lending institution.

adjustment service company: a firm which is contracted by a person with debts, to make payments on their behalf to creditors according to the debtor's ability to pay.

administrative decision: a decision made by the agency or one of its officials or employees acting with its authority.

administrative order: penalties authorized under the appropriate section of the Wisconsin Administrative Code such as forfeitures, suspension or revocation of license, etc.

affidavit: a written statement under oath in front of a court officer or notary public.

affirmative action plan: a plan to increase the number of minorities or women in certain job classifications.

asset: anything of value owned by a business or individual.

amortization: the reduction of debt through regular payments, or the reduction in value of an asset through depreciation.

annual meeting: a meeting held once per year, at which the management of a firm reports to stockholders, and directors face election for a new term.

annual percentage rate: the cost of obtaining credit, expressed as a yearly rate. Federal law requires this rate be disclosed in bold face type.

application: one of the first steps in obtaining a license from the government to operate a regulated firm.

appraisal: a written analysis and estimate of the value of a property.

A.P.R.: (see annual percentage rate)

arbitrage: a method of buying securities on one market and quickly selling them on another to profit from simultaneous differences in the buy and sell price.

annual report: an annual report of a company's or an agency's activities and performance.

asset ratio: a key measure of bank strength, the ratio of capital to assets.

asset-liability management: a method of determining whether to pay cash or encumber debt in making a purchase based on the level of assets as compared to the level of liabilities.

ATM: (see automated teller machine)

automated teller machine: a device allowing a customer to perform bank transactions electronically, often 24-hours a day, without the aid of a teller.

B

balance sheet: a basic financial statement showing, on a particular date, a firm or an individual's assets, liabilities and net worth. Also called a statement of condition.

balloon payment: the final payment on a debt, which is often quite larger than the standard payments.

bank: a general term describing any number of different types of banking institutions which conduct the business of banking such as offering checking and savings accounts and making loans, but, different from a credit union and most savings and loan associations because of the form of ownership.

bank holding company: a firm which owns at least one banking institution.

bank run: when many depositors demand their money all at once, often as a result of some event or a widespread concern or panic.

bankrupt: in essence, the inability to pay one's debts. There are different types of official bankruptcy under federal law.

basis point: one-hundredth of one percent. A unit of measurement of the yield of an investment.

billing error: an error which may result in monies being owed to a customer by a firm.

blind trust: an arrangement in which one's investments are turned over for management by someone else to avoid any conflict of interest in carrying out official duties.

blue chip: the common stock of a well known national company which has an outstanding track record of earnings.

board of directors: a group of individuals, usually elected, empowered with overseeing general operations of a corporation and carrying out the duties and responsibilities listed in the firm's charter.

board of governors: the seven-member body, also called the Federal Reserve Board, which runs the Federal Reserve System.

boilerplate: common legal language which has become a standard part of forms, documents and contracts and which is generally accepted without detailed review.

bond: an investment instrument which obligates the issuer to pay to the investor, certain sums at specified intervals and/or repay the principal amount at maturity.

branch bank: a banking facility located away from the headquarters or unit bank.

bridge loan: a loan made on a short term basis, usually in anticipation of permanent or long term financing.

business days: according to the Wisconsin Consumer Act, any calendar day except Saturday, Sunday and certain specified holidays.

buyer's market: (see seller's market) a market condition in which buyers have an advantage because prices are falling.

C

call: to demand payment, or, to demand a certain report by a certain date.

call reports: (see reports of condition and income)

camel ratings: a uniform system of bank examination which rates capital, assets, management, equity and liquidity on a scale of 1 to 5.

capital ratio: the ratio of capital to assets, a key measure of bank strength.

cashier's check: a check drawn upon the bank itself. It is used to pay the obligations of the bank. It may also be used by customers when their own personal check is not acceptable to a merchant.

central bank: the bank of a country which issues the nation's currency and which administers monetary policy.

certificate of deposit: also referred to as a "CD". An investment instrument with interest and maturity date options.

charter: a government approval certificate which authorizes an institution to conduct business.

charge off: when an account or loan is considered uncollectible and is written off the business's or the bank's books.

civil penalties: penalties which by statute may be levied by a civil court as opposed to a criminal court.

class action: a lawsuit filed on behalf of numerous people with similar interests.

closed corporation: a corporation which does not sell stock to the public and whose stock is usually held by just a few people.

closed end credit: a loan or account in which a specific amount is borrowed for a specific period of time. No further purchases or loans may be added to the original amount.

codicil: an instruction made in writing, which is supplemental to a will and which may explain, modify, add to, or subtract from the terms of the will.

collateral: items of value which are pledged as security for a loan. If the loan is not paid, the items are forfeited.

commercial loan: a loan made to a business.

commercial paper: a method by which corporations raise money by selling corporate notes to banks as opposed to taking out a loan.

compound interest: a method by which interest is calculated on the principal amount and on the interest which was earned earlier.

commercial loan: a loan made to a business.

community currency exchange: a firm licensed by the Office of Commissioner of Banking which provides check cashing services for a fee.

complaint: a formal, written grievance made to the Office of Commissioner of Banking by a consumer, which is investigated to determine if wrongdoing has occurred.

complainant: an individual who makes a written complaint.

Comptroller of the Currency: (OCC) the office in charge of regulating all national banks.

consumer approval transaction: a cash or credit consumer transaction which exceeds $25, and 1) is initiated away from the place of business, 2) in which the customer signs for any debt obligation away from the place of business.

consumer credit: credit extended for personal, family, household or agricultural purposes, as opposed to commercial credit extended to businesses.

consumer credit protection act: (see Truth in Lending Act).

consumer credit transaction: a consumer transaction in which something is acquired on credit, and 1) a finance charge may be imposed, or 2) the debt may be paid in installments.

consumer price index: (CPI) also known as the cost of living index, the CPI measures the cost of food, housing, transportation and other items as compared to a base year of 1967.

consolidation loan: a loan which combines and refinances other loans, usually at a lower interest rate or for a longer term to achieve smaller monthly payments.

consent decree: an order of a judge stipulating the terms to which parties to an action have agreed.

Consumer Act: see Wisconsin Consumer Act.

consumer lease: a lease of goods which a merchant makes to a customer for more than four months.

consumer loan: a loan made to an individual or family, as opposed to a commercial loan made to a business.

consumer credit sale: a sale in which the debt is payable in installments, or a finance charge is imposed, and in which the person owns the goods when the terms of the agreement are complete.

contract: an agreement, either verbal or in writing, in which two or more parties agree to do something in exchange for payment or other consideration.

conventional mortgage: a mortgage not insured by any federal agency.

cosign: to cosign a loan means to guarantee the payment terms for another person and to become personally liable for those terms if the other person fails meet them.

cost accounting: a method of accounting used in manufacturing concerns which determines the cost of producing goods.

cost-benefit analysis: a standard analysis to determine if the benefits of an undertaking outweigh the costs associated with it.

credit: the ability to borrow money from a lender; also the ability to purchase goods and pay for them later.

credit bureau: a firm which maintains credit reports on individuals which summarize the use or abuse of the credit extended to them.

credit card: a device used to purchase goods without cash or check or to obtain cash advances up to a certain pre-approved credit limit.

credit insurance. insurance offered in conjunction with installment credit purchases, which promises to make the person's payments if death or injury prevents her or him from doing so.

credit rating: an evaluation of the credit history of an individual or firm to determine if worthy of the extension of additional credit.

credit scoring: a system of scoring credit worthiness based on factors such as income, education, length of residence at an address, etc.

credit union: a type of financial institution originally organized to serve members of a particular union or employees of a particular company, but which now often go beyond that common bond to serve the general public in a manner similar to banks.

credit worthy: meeting certain criteria and eligible to have credit extended.

creditor: a person or firm to which a debt is owed.

criminal penalties: penalties which by statute may be levied by a criminal court as opposed to a civil court.

D

debenture: unsecured, long-term bond debt. Debentures are often purchased by banks as investments.

debit card: a card similar in appearance to a credit card, but which when used to make a purchase or receive a cash advance, *decreases* an individual's asset such as a savings account to which the card may be linked.

debt: an obligation owed to another.

debt-to-equity ratio: a key business ratio which shows ownership's ability to survive the claims of creditors in event the business were liquidated.

debtor: one who owes a debt.

deceptive advertising: advertising which is false or which deliberately misinforms or misleads the consumer.

default: failure to pay a loan according to the terms established such that it is declared in default.

defendant: the person charged with a crime in a legal dispute.

deferral: a postponement of an obligation.

deficiency judgment: when the sale of seized property in a foreclosure or repossession action does not cover the debt outstanding on the item, a court may issue such a judgement declaring the debtor liable for a portion of all of the remaining balance.

delinquency: failure to pay on a loan when due.

demand deposit: a deposit in a financial institution which the customer may draw upon without prior notice such as checking, savings, etc.

depreciation: a process by which the cost of an asset is spread out on the firm's books over its useful life.

disclosure: informing the consumer in writing of all the terms and conditions of a transaction.

discount rate: when member banks borrow money from the Federal Reserve system, they are charged the discount rate. The banks charge their customers a higher rate to produce a profit. Therefore, the discount rate has an impact on the interest rates charged to the general public.

discretionary income: also called disposable income, this is the amount of money available to spend each month after all essentials such as food, clothing, housing and debts are covered.

disintermediation: when funds are moved from lower paying accounts in banking institutions to higher paying investment vehicles outside of the bank. This can lead to a tight money supply.

dividend: profits or earnings which are shared with stockholders.

divestiture: selling of an asset or investment.

deposit: money or securities left with a financial institution, or, an amount offered on a purchase or a loan to show good faith or as collateral.

dollar cost averaging: a method of investing funds at set intervals so that the average purchase price of all is lower than had the stocks been bought all at once.

Dow Jones Industrial Average: an average of 30 blue chip stocks.

dual banking system: a system in which banking institutions are chartered by both the state and federal governments, creating a side-by-side structure of regulation and oversight on both individual institutions and the industry as a whole.

due diligence: a premise under which investment advisors and bankers may be held responsible by investors if they fail to properly investigate an investment offering, loan portfolio or circumstance which leads to a loss.

Dunn & Bradstreet: a credit rating firm which compiles statistics, produces ratings of firms, and through a subsidiary, rates investment offerings.

E

early withdrawal penalty: a penalty assessed against holders of certain types of investments if funds are withdrawn before maturity.

electronic fund transfer: transferring funds from account to account without physical checks or cash actually changing hands.

escrow: a fund used to set aside monies for eventual payment of things like property taxes or property insurance in which the debtor makes payments to a second party such as a bank, which holds the funds for eventual transmittal to a third party at a certain date in the future.

Equal Credit Opportunity Act: enforced by the Federal Trade Commission, this federal legislation protects individuals from discrimination in the granting of credit on the basis of race, sex, religion and other factors.

equity: the level of equity reflects the true level of ownership; that is, the value of something less what is owed on it is the owner's equity.

examination: a systematic, organized review under the law of a bank or consumer credit firm's financial condition, recordkeeping and adherence to state and federal statute in its transactions.

European Economic Community: also know as the common market, the EEC was originally formed in 1957. It has expanded over the years to include additional countries. Trading partners enjoy standardized procedures and cooperation in international trade relationships.

exchange rate: the rate or price at which the currency of one country is exchanged for currency of another country.

excise tax: a special state or federal tax on a specific commodity or item such as cigarettes, liquor, etc.

F

f.s.b.: (Federal Savings Bank) a designation which indicates a savings and loan is federally chartered. [see s.s.b.]

F-D-I-C: the "Federal Deposit Insurance Corporation". This national fund was originally established to insure depositors of banks. Because the FSLIC failed, the FDIC now insures both bank depositors and S&L depositors.

F-S-L-I-C: the "Federal Savings & Loan Insurance Corporation". This national fund insured depositors of S&L's. Because of massive payouts to cover failed S&L's in other regions of the country, this fund went bankrupt.

Fair Credit Reporting Act: 1971 federal law ensuring easier access to personal credit records and the opportunity to both correct inaccurate entries and challenge disputed entries in writing.

federal deficit: the difference, measured by fiscal year, between federal tax revenue and the level of federal spending.

federal funds: funds deposited in the Federal Reserve Bank by commercial banks.

Federal Home Loan Bank System: a source of loaned funds for the banking and financial industries.

Federal Reserve Bank: one of twelve regional banks of the Federal Reserve System.

Federal Reserve Board: seven member governing board of the Federal Reserve System.

Federal Reserve System: a system of twelve regional banks which perform a quasi-regulatory function in addition to acting as depositories and loaning funds to banks.

Federal Trade Commission: (FTC) a federal agency charged with maintaining free and fair trade, preventing monopolies, and various consumer protection/education activities.

fiduciary: a person or firm charged with safeguarding another person's funds by holding them in trust and investing them wisely.

finance charge: the cost of obtaining credit.

financial statement: any one of a series of reports which show financial condition and summarize business activity, chiefly the Statement of Condition and the Profit/Loss statement.

fiscal policy: (see monetary policy)

fiscal year: the period of time, often July 1 through June 30th, during which books are kept for a business and the profit or loss is determined. It may but does not have to coincide with the calendar year January 1 through December 31st.

fixed asset: assets of a firm such as buildings, land, machinery, furniture and fixtures, etc.

fixed costs: costs considered to be constant such as rent, salaries, utilities, debt service, depreciation, etc., as opposed to variable costs such as labor to produce goods, materials, etc.

fixed rate loan: a loan or mortgage in which the interest rate is determined at the beginning of the term and stays constant throughout.

foreclosure: when because of missed payments, the owner of property loses title to it. Often the holder of the mortgage or loan goes to court to seize the property and then sells same to satisfy the loan.

Fortune 500 company: a ranking by sales in "Fortune Magazine" of the largest industrial firms in the United States.

frozen account/assets: a decree that funds in an account or assets in a specified jurisdiction may not be withdrawn or removed until freed by a court order or government decree.

FTC: (Federal Trade Commission) a federal agency dating to 1914 responsible for anti-trust and consumer protection work.

G

garnishment: a court order requiring an employer to deduct monies from a person's paycheck or bank account for a specific purpose.

generally accepted accounting principles: a set of standard rules and guidelines defining basic industrywide accounting practices and procedures.

general obligation bond: a bond issued by a municipality whose payment is made from general revenues rather than from a specific facility such as a water or sewer utility.

Glass-Steagall Act of 1933: key depression-era banking legislation which created federal deposit insurance and prohibited commercial banks from owning brokerage firms and participating in investment banking activities.

grandfather clause: also called "being grandfathered"; when a person or firm engaged in a practice is allowed to continue it even though a new rule or regulation is enacted which prohibits it.

gross national product: the measure of the total goods and services of a nation produced in a 12-month period. It is a key measure of the economy's strength.

H

holding company: a special corporate structure which allows the purchase and control of other corporations.

home equity line of credit: an account which allows a homeowner to use the equity which has built up over time in property as a line of credit for purchases, cash advances and loans to him or herself.

I

indemnify: to agree in advance to compensate for damages or losses, as in insurance policies.

index: a measure of one or several factors against a base unit, year or month, often expressed as a percentage.

inflation rate: an indication of how much the cost of consumer goods has risen over a specified period of time, usually a year.

injunction: a court order to stop a person or firm from doing something which would be injurious to another. Typically a restraining order is issued as a temporary measure; hearings are held on whether to issue a permanent injunction.

inquiry: a consumer call or letter to the Office of Commissioner of Banking which initiates an investigation and which may result in a written complaint.

inside information: affairs, news or developments which have not yet been made public and which may give individuals with knowledge of them financial advantage. It is unethical to act on this information before the general public would have the same knowledge and opportunity.

insolvent: the inability to meet debt obligations at the time they are due.

instrument: a legal document creating a contractual relationship or granting a right or privilege.

insurance premium finance company: a firm which loans funds to individuals or firms to finance insurance premiums over a period of time.

interest: the cost of credit; usually a percentage of the total loan which is charged for the benefit of using the funds borrowed.

interest margin: the difference between the percentage rate at which a bank borrows funds from its money suppliers and the rate at which the same bank lends out those funds to its customers.

investment banking: a firm which serves as the underwriter or agent for a firm issuing securities to the public. Investment bankers consult with firms about the issue, its price, and its marketing and distribution strategy.

irregularity: in an examination of a consumer credit firm, a violation of statute or administrative rule, often resulting in an adjustment to a customer's account.

irrevocable trust: a trust which cannot be changed by the person who established it, without the approval of the beneficiary.

J

joint account: an account held by two or more persons who hold equal authority over and responsibility for it.

judgment: a court order requiring that some person or firm pay an amount of money to another.

junk bond: a bond with a very low rating which because of the risk involved, pays higher rates; they are popular in financing takeovers.

K

kiting: a scheme intended to defraud in which checks are drawn on and deposited in various banks to take advantage of the float time of hours or days required for the institution to process the transaction.

L

laissez-faire: a belief that government interference or involvement in the affairs of business and commerce should be minimal; colloquial meanings: hands-off, or allow-to-do.

late payment: a payment made after its due date.

late payment charge: a penalty charge assessed for making a late payment.

leading indicators: a series of basic measurements of the economy's strength used to forecast upward or downward trends, and predict periods of recession or prosperity.

lender of last resort: financing made or offered when all other sources of credit are unavailable, in reference to the Federal Reserve when a bank is in need of short-term borrowing to cover unusually large withdrawals.

letter of credit: there are many specific types of letters of credit; in general, a written statement which guarantees payment of a person's or a firm's draft, check, order or transaction.

leveraged buyout: the acquisition or takeover of a firm using borrowed money.

liabilities: the financial obligations of a person or a firm such as debt, accounts payable, etc.

license: official authority to operate a firm under provisions of state law and any additional conditions set forth by the agency or official granting the approval.

licensed lender: a loan company licensed by the Office of Commissioner of Banking to lend funds to consumers under strict regulation for charges, disclosures, use of approved forms and various annual reporting requirements.

licensee: the holder of a license to operate.

lien: a claim by a creditor or other party against an asset. If an obligation is not fulfilled, the property may be seized to satisfy the lien.

line of credit: an amount of credit which a bank makes available to a business during a specified period of time.

liquid asset: cash or those assets which can be easily converted to cash such as bank deposits, accounts receivable and marketable securities.

liquidity ratio: (see acid-test ratio.)

loan: 1) in general, the use of something of value for a period of time by someone other than the owner; 2) an agreement to borrow money, most often in writing and for a specific period of time, at a stated interest rate and repaid according to a specified plan.

loan reserve: an amount of money set aside to cover those loans which may be written off at some time in the future.

loan-to-deposit ratio: a measurement of bank liquidity which shows the level of funds committed to loans expressed as a percentage of the bank's deposits.

M

majority shareholder: those shareholders who as a group, control the majority of a corporation's stock and who therefore can control through voting rights, the direction of the firm or bank.

marital property law: laws in effect in Wisconsin since 1986 intended to ensure equal treatment, equal disclosure and equal accountability of spouses under the law in financial transactions and loans, holding and disposition of property and, which provides for certain specific agreements between spouses as to their financial affairs and holdings should the marriage be dissolved.

mechanic's lien: (see lien); guarantees to contractors or firms who improve the value of personal or real estate property, lien rights if not paid according to terms agreed to in advance.

member bank: a bank which is a member of the Federal Reserve and as a result must both own a specific amount of stock in the federal reserve bank in its district, and place a percentage of deposits in reserve, available to a nationwide wire system for money transfers.

merger: the combining of two or more companies into one surviving legal entity. There are many different types of mergers.

memorandum of understanding: (M.O.U.) an enforcement action by bank regulators which is a joint understanding reached with a bank to take certain corrective actions, refrain from certain practices or remedy certain specific problems. This is a level of regulatory action below that of a "cease and desist order".

minority interest shareholders: those who as a group, own less than 50-percent of a corporation or bank.

monetary policy: decisions made by the Federal Reserve relating to money supply and access to credit which affect the national economy and banking.

money center bank: a major bank which because of its size is considered international in scope, has influence beyond merely a region of the nation, and which is located in any of the following cities considered "money centers": Chicago, Los Angeles, New York, San Francisco, London, Paris, or Tokyo.

money order: a check, sometimes used to place orders or pay for goods by mail, which is obtained from a bank, the postal service or other firm.

money supply: the total value of money in circulation in the nation's economy, designated by four classifications of money type: M-1, M-2, M-3 and L. The Federal Reserve controls the nation's money supply by making funds more or less available depending on economic conditions and forecasts.

mortgage: a type of debt in which the borrower gives the lender a lien against the property until the funds are paid back. When involving personal property as opposed to real estate, the term is "chattel mortgage".

mortgage banker: a banker or banking firm specializing in originating mortgages and/or purchasing and reselling mortgages.

M.O.U.: see memorandum of understanding.

multi-national: a bank or business which operates in many countries.

mutual savings bank: a bank operated under special statutes whose depositors are its owners and beneficiaries; this as opposed to commercial banks whose owners are stockholders in the institution.

N

n.a.: National Association; an indication that a bank is chartered by the national government and is a national bank.

n.s.f. check: (see non-sufficient funds check)

nationally-chartered: a bank whose charter to operate is issued by the federal government as opposed to the state government.

national debt: the total of debt owed by the federal government. It is made up of several categories or types of debt.

negative cash flow: when cash coming into a business in sales is less than cash going out of a business in expenditures.

net income: the same as net earnings or net profit; what is remaining after all expenses have been paid. A distinction is sometimes made as to whether pre-tax profits or post-tax profits.

net loan charge-off: the portion of a loan considered uncollectible after any recovery amount gained through sale of repossessed or seized goods or property. This amount is charged off as an expense to the business or bank.

net payoff: the amount paid to a creditor to pay off a loan or account. Any precomputed charges or interest are deducted to determine the figure.

net profit: (see net income)

net worth: the value of an individual or a business, determined by subtracting all liabilities from all assets.

New York Stock Exchange: the largest and oldest stock exchange in America, located on Wall Street in New York.

no-load fund: a mutual fund which charges no fees or commissions to the purchaser of the securities.

non-accrual loan: a loan made by a bank which is no longer earning money (accruing interest). If not properly classified as non-accrual the bank may incorrectly overstate its earnings.

non-filing insurance: an insurance policy taken out by a loan company or other firm rather than filing a formal courthouse lien against collateral.

non-performing asset: a bank loan which is not being paid by the debtor according to loan terms.

non-profit organization: a formal declaration under Internal Revenue Service (IRS) code that an organization exists for certain special purposes such as community service or charity rather than to produce a profit.

non-sufficient funds: when not enough funds are on deposit to cover a check which has been written against an account. When the check is presented to the bank, it may be stamped NSF and returned.

notice of right-to-cancel: a formal notice which must meet certain legal requirements, informing a consumer of her or his right to cancel a contract. (see right-to-cancel)

O

OCB: Office of Commissioner of Banking, State of Wisconsin.

OCC: Office of Comptroller of the Currency, a federal agency.

OMB: Office of Management and Budget, a federal agency serving the Congress and administration.

OTS: Office of Thrift Supervision, a federal agency overseeing the Savings & Loan industry.

official fees: fees paid to public agencies or officials for various filings, certain taxes and processing of official documents or actions.

one-bank holding company: a holding company which exists to own the assets of one bank.

on-site resolution: an effort to resolve a dispute or problem uncovered during an exam on-site rather than having a hearing or meeting at another location.

operating ratios: a generic term for any series of standard financial ratios used to determine the financial health or profitability of a business.

open-end credit: a credit plan which allows a customer to make repeated credit transactions under one agreement, provides for a finance charge and permits payment in full or in installments.

outside director: a member of the board of directors not employed by the firm or the bank.

overdraft checking: a checking account with a preapproved line of open-end credit to avoid NSF checks and overdrafts.

P

par: the face value or the value assigned for accounting purposes.

participation loan: a loan made by one bank, in which other banks participate in order to limit the risk to any one institution.

performing assets: a loan made by a bank which is earning revenue as projected (see non-performing asset).

pension fund: a fund used to pay the pension benefits of retired workers and beneficiaries.

plaintiff: the party who starts a legal action.

points and origination fees: special fees charged at the beginning of a mortgage loan which pay for various approvals, forms and paperwork needed to process the transaction. One point is the equivalent of one percent multiplied by the principal amount of the proposed loan.

portfolio: 1) the combination or mix of stocks, bonds and other assets held by an individual; 2) the combination or mix of outstanding loans or securities held by a bank.

post-dated check: a check issued for a date later than the day on which it is written; the recipient may not deposit it prior.

power of attorney: 1) a formal declaration that an individual is not able to administer her or his own affairs, and the accompanying declaration that another person has been granted POA on behalf of the individual; 2) a declaration that an individual has been granted legal decision making authority on behalf of a firm or individual.

pre-computed interest: interest which is determined at the time a loan is granted, and which is often paid disproportionately toward the beginning of the term of the loan.

pre-computed transaction: a debt expressed as a single sum, comprised of the principal amount financed plus the total finance charges computed for the full term of the agreement.

pre-payment: the ability to pay the balance of a loan before it is due.

price-to-earnings ratio: a method of evaluating a stock by comparing its price against its earnings.

prime rate: the interest rate which a bank charges its largest and best corporate customers, often used as a basis to price other loans.

principal: the amount of money borrowed.

profit: the amount of money remaining after all expenses are paid.

profit and loss statement: a summary of activity for a specific period of time which shows whether a business is operating at a profit or at a loss for that period.

prohibited practice: under the Wisconsin Consumer Act, a business practice in which it is illegal to engage such as harassment of a customer in bill collection proceedings.

promissory note: a written promise to pay a certain sum under terms acceptable to both the borrower and the lender.

prospectus: a detailed summary of a security offering used to analyze the security's attractiveness and potential risk.

punitive damages: a court or jury award intended to punish as opposed to compensatory damages which are intended to compensate for a level of determined loss, damage or suffering.

proxy: a method of voting without being physically present.

Q

quarterly: every three months; key financial statements are often issued quarterly.

R

referral: when a consumer complaint or inquiry is transferred to an agency other than that which the consumer originally contacted.

refinancing: entering into a new credit agreement which replaces one or more prior agreements, often done to reduce the interest rate or to reduce the monthly payment.

refundable interest: interest which is refundable if the loan is paid more quickly than called for in the original payment schedule.

reorganization: a term in bankruptcy proceedings in which a firm and its debts are reorganized under federal law to allow the firm to continue operating.

reports of condition and income: reports which reflect the bank's balance sheet and income statement and other items required by regulators. Also called "Call Reports", they are completed and submitted to regulators on a quarterly basis.

repossess: when a bank or business seizes collateral of a loan because of nonpayment, usually with the intention of selling it to recoup at least a portion of the loan balance.

repurchase agreement: an agreement under which the seller of a security agrees to repurchase the same item, usually at an agreed upon time and price.

reserve: an account established to serve as a buffer against unexpected problems or losses.

reserve requirement: 1) a state statutory requirement that a bank maintain a certain level of assets in cash and other liquid assets; 2) one condition of membership in the Federal Reserve System under which a percentage of assets must be in the form of cash and other liquid assets.

restitution: an award made by a court to the winner of a suit, usually of money but sometimes in the form of some service.

restraining order: a temporary order of the court prohibiting or stopping some action which is found to be of injury to another. A hearing is often held to determine if a permanent injunction should be ordered.

retail installment contract: an agreement between a merchant and a consumer to purchase goods or services on credit.

retained earnings: net profits not paid in dividends but rather, retained to build the value of a business.

return on assets: a measure of the earnings of a firm as compared to the level of its assets.

return on equity: a measure of the earnings of a firm as compared to the amount invested in it.

revocation: to revoke a firm's license to do business. Generally a revocation hearing is held at which evidence may be presented by the firm to justify keeping its license.

revoke: to take away the previous authority or privilege which had been approved.

revolving credit: a credit account to which additional purchases may be made, to which finance charges are assessed on any outstanding balance, and which may be paid in full at any time.

right-to-cancel: under certain circumstances, the consumer's right to cancel a contract within a specified period of time.

right-to-redeem: the right of a consumer to redeem within a specified period of time, an item of collateral seized for nonpayment.

rule of 78's: a method used to compute the refund due the customer on a pre-computed loan.

S

s.a.: state association; an indication that an institution, even though it has the word "bank" in its title, is actually a state-chartered savings & loan.

s.s.b.: state savings bank; an indication that an institution is a savings & loan organized under state savings and loan statutes.

S&L: Savings and Loan.

sanction: 1) permission to do something as in "sanctioned by this office"; 2) a penalty which acts to ensure compliance.

savings bank: (see mutual savings bank) 1) a special type of institution first established in the 1800's. It operates without shareholders, features a board of trustees rather than a board of directors and legally treats depositors as owners; 2) a name sometimes used by a savings and loan.

savings bond: a bond issued by the U.S. government in denominations of $50 to $10,000. Considered a very safe, conservative investment and made popular with the general public through payroll deduction plans.

secured credit card: a card for which a deposit is made corresponding to the line of credit issued, thus allowing use of the device for purchases up to that amount. (also called a collateralized credit card)

Securities and Exchange Commission: (SEC) a federal agency administered by five commissioners entrusted with protecting the investing public from potential fraud within the securities industry.

security: an investment instrument such as a share of stock or a bond.

security interest: a right to collect or foreclose on property listed as collateral if the debt is not paid according to terms.

seller's market: (see buyer's market) a market condition in which prices are going up and in which therefore, sellers benefit over buyers.

seller of checks: a firm licensed by the Office of Commissioner of Banking to issue money orders and traveler's checks.

service charge: any of a number of different fees charged by banks which help defray the costs of processing checking account transactions.

sinking fund: a special fund created to set aside monies for a known future obligation such as the maturing of bonds.

simple interest: (see actuarial method)

Small Business Administration: (SBA) a federal agency whose mission is to assist small business by providing specialized information and training, and, by providing low interest loans.

Standard & Poor's: a recognized bond and investment rating service which publishes numerous specialty newsletters, bulletins and indexes.

state-chartered: a bank whose charter to operate is issued by the state government as opposed to the federal government.

statement of condition: a key financial statement which shows the levels of assets, liabilities and capital as of a given date.

stock: the instrument by which one owns part of a corporation. Owning shares of stock may give you voting rights and a share in profits.

subordination agreement: an agreement under which certain debt must be repaid before other debt; typically a bank will require that its loan to a firm be repaid before loans by owners of the company. In this example, personal loans by the owners are subordinated to the bank's.

subpoena: a legal order to appear or to produce documents.

supply-side economics: a theory of economics which states that a reduction in the size of government and a corresponding cut in the taxes needed to support it will result in stimulation to the national economy because more money is in the hands of the consuming and investing public.

surety bond: a type of guaranty or insurance which protects a person, firm or government if a party fails to perform a contract as agreed or is guilty of misconduct.

suspend: to temporarily take away a firm's license to operate until certain conditions are met, penalties are paid or improvements are made.

T

tattletale notice: Under the Wisconsin marital property laws, an official notice provided by a firm or institution that a person's spouse has signed a contract, taken on debt or opened/closed an account.

temporary restraining order: (see restraining order)

three-day right-to-cancel: (see right to cancel) under state and federal law, consumers have three days to cancel a contract under certain conditions.

thrift institution: also called savings & loan; the original purpose of thrift institutions was to encourage savings and in so doing, make more money available for residential mortgages to encourage home ownership.

time deposit: a deposit such as a CD (certificate of deposit) intended to remain with an institution for a fixed period of time during which the depositor may not remove the funds except under heavy penalty.

title insurance: an insurance policy, often issued at the time of closing on a piece of property, which protects the bearer from any loss caused by a defect in the title to the property.

transaction: a business event such as the sale of an item, the payment on an account, a deposit or other event resulting in an exchange of value.

trust company: a firm, or, the trust department of a bank, which performs a fiduciary relationship on behalf of others in order to hold or manage funds, settle estates, administer trusts and other functions as allowed under trust law.

trustee: a person whose responsibility is to administer property according to the wishes of those who have donated to a trust.

Truth in Lending Act: a key federal statute which provides for important disclosures of terms, and which ensures various consumer rights in lending transactions.

U

unconscionable: a highly irresponsible, unscrupulous business practice deserving of penalty.

unearned charges: certain fees charged to borrowers which are refunded when a debt is prepaid in full.

undercapitalization: a bank or a business organized or operating without sufficient working capital; this condition may contribute to cashflow and business management difficulties.

undivided profits: profits which have not yet been paid out as dividends, nor which have been declared as surplus and available for other uses.

unit bank: a bank which operates out of one location with no branches.

unsecured loan: a loan for which no collateral is taken as security.

U.S. Treasury Bill: a short term security (one year or less) issued by the U.S. Treasury which is sold at a price less than its redemption value, the difference constituting the return on the investment. Treasury bills are sold at government auctions.

U.S. Treasury Bond: a long term security (generally in excess of ten years) issued by the U.S. Treasury.

U.S. Treasury Note: an intermediate term security (one to ten years), issued by the U.S. Treasury.

V

value added tax: a tax levied at each stage of production as the value of a product increases, and, at the time of purchase by the consumer.

vender single interest insurance: a special type of insurance to protect the creditor if the customer defaults.

voluntary surrender: when a debtor relinquishes property, without the creditor having to formally repossess, foreclose or gain court order.

voting stock: a class of stock which has voting rights in a corporation.

W

working capital: generally used to denote the excess of current assets over current liabilities. Sometimes used as a synonym for total current assets such as cash, accounts receivable and inventory.

wage assignment: an agreement signed by a debtor requesting that a certain amount of her or his wages be deducted to pay another person or firm, for a debt or obligation.

Wall Street: the street in the heart of New York's financial district on which the New York Stock Exchange is located; often used generically in reference to the securities industry.

willful violation: a violation of law made knowingly and deliberately.

Wisconsin Consumer Act: a body of law enacted in 1973 which sets forth the rights of consumers in transactions involving credit, and the remedies available to them under the law if wronged.

write-off: (see charge off)

writing: a legal term used to describe a contract, document, form or other instrument which is evidence of a transaction, agreement or commitment.

X, Y, Z

yield: the return on an investor's capital.

EMPLOYMENT OPPORTUNITIES

The Office of Commissioner of Banking generally employs two to ten examiners each year and is an Equal Opportunity Employer functioning under an approved affirmative action plan.

The agency currently has a goal to increase employment of women and minorities in its examiner job groups.

If you would like more information about how to apply for these jobs, please complete and return the form below.

SEND TO:

Affirmative Action Officer
Office of Commissioner of Banking
P.O. Box 7876
Madison WI 53707-7876

____ Yes! I would like to know more about becoming a financial examiner. Please send information to me at:

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TO: Ms. Darlene Miller, AAO
Office of Commissioner of Banking
P.O. Box 7876
Madison WI 53707-7876

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COMMENTS & SUGGESTIONS

The Office of Commissioner of Banking welcomes your input on this annual report.

We have redesigned the publication in an attempt to make it easier and more inviting to read. We have tried to present you with more information, both in narrative and in graphic/statistical form.

LET US KNOW HOW YOU FEEL:

1) In terms of readability, I find this year's report -
___ more readable ___ less readable ___ about the same

2) In terms of the information presented, I find this year's report -
___ more informative ___ less informative ___ about the same

3) In terms of the publication's value as a reference document, I find it -
___ more valuable ___ less valuable ___ about the same

4) In terms of the likelihood of your reading the report, are you -
___ more likely ___ less likely ___ no change

PLEASE OFFER YOUR SUGGESTIONS ON HOW TO IMPROVE THE REPORT IN FUTURE YEARS:

_____

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OPTIONAL:

Your Name _____

Institution or agency _____

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TO: Mr. Andrew C. Smith
Office of Commissioner of Banking
P.O. Box 7876
Madison, WI 53707-7876

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